Digitized by the Internet Archive
in 2010 with funding from
Lyrasis Members and Sloan Foundation

http://www.archive.org/details/twentiethannualr1892talb

4.

TWENTIETH

ANNUAL REPORT

OF THE

Insurance Commissioner

OF THE

STATE OF MARYLAND,

TO HIS EXCELLENCY,

ELIHU E. JACKSON, Governor,

JUNE 1ST, 1891.

ANNAPOLIS:
C. H. BAUGHMAN & CO., STATE PRINTERS.
1892.

INDEX.

	PAGE.
Report	V

STATISTICAL TABLES.

Tables Nos 1 and 2—Maryland Fire, Life, Title and Casualty Insurance Companies	XIV
Table No. 3—Mutual Fire Insurance Companies of Maryland	XVI
Table No. 4—Fire and Fire-Marine Insurance Companies of other States	XVIII
Table No. 5—United States Branches of Foreign Insurance Companies	XXIV
Table No. 6—Marine Insurance Business in Maryland	XXVI
Table No. 7—Accident, Guarantee, Plate-Glass and Steam Boiler Insurance Companies	XXVII
Tables Nos. 8 and 9—Life and Accident Insurance Companies of other States	XXVIII
Table No. 10—Co-Operative Assessment Associations	XXXII

Maryland Fire, Title and Casualty Insurance Companies	3
Mutual Fire Insurance Companies of Maryland	37
Fire and Fire-Marine Insurance Companies of other States	61
Foreign Insurance Companies	255
Maryland Life Insurance Companies	313
Life and Accident Insurance Companies of other States	319
Co-Operative Assessment Associations and Mutual Aid Societies of Maryland and other States	385

REPORT.

INSURANCE DEPARTMENT,

ANNAPOLIS, May 25th, 1891.

To His Excellency,

ELIHU E. JACKSON, *Governor,*

SIR: I have the honor to submit to you, as required by law, the Twentieth Annual Report of the Insurance Department.

The transactions of all Insurance companies that have transacted business in Maryland in the year 1890, and the financial condition of those that have been licensed for the year 1891, are set forth in convenient form.

A comparison is given of the business in this State in 1890 with that of the former year, and a synopsis of the amounts paid to the companies for premiums, with the losses paid in the same period.

I have added such suggestions for legislation as have occurred to me from the experience of the past year, and to which I respectfully invite your attention.

Insurance Business done in Maryland in 1890.

The following condensed statement shows the amounts actually expended for insurance of all kinds in the State during 1890, and amounts paid out by the companies for losses and claims:

	Premiums received in Maryland.	Losses paid in Maryland.
FIRE INSURANCE.		
Maryland Fire Companies in Baltimore....	$469,081 13	$164,959 55
Mutual Fire Companies in various counties	171,380 60	142,128 25
Fire Insurance Companies of other Strtes.	714,898 37	413,570 45
Foreign Fire Insurance Companies.....	379,761 52	319,316 77
	$1,735,121 62	$1,039,975 02
MARINE INSURANCE.		
Marine Ins. Cos. of other States and countries.....	$285,927 65	$130,636 33
STEAM BOILER INSURANCE.		
Boiler Ins. Companies of other States.....	16,903 14	739 09
PLATE GLASS INSURANCE.		
Plate-Glass Insurance Cos. of other States.	10,651 69	1,963 89
LIFE INSURANCE.		
Maryland Life Insurance Companies.....	140,495 26	80,902 31
Life Insurance Companies of other States.	2,274,259 57	1,347,766 32
ACCIDENT INSURANCE.		
Accident Insurance of other States and countries.....	55,293 29	9,297 06
GUARANTEE INSURANCE.		
Guarantee Cos. of other States and countries	19,976 16	5,809 55
ASSESSMENT LIFE INSURANCE.		
Assessment Life Associations of Maryland	231,273 73	99,139 35
Assessment Life Associations of other States.....	208,796 24	210,727 65
	$4,978,698 35	$2,926,966 57

The aggregate results of the foregoing table show, in comparison with the preceding year, an increased expenditure for insurance in the State of $263,158.36 and an increase in the amount of losses paid out by the companies of $382,158.01.

The ratio of fire insurance losses paid to premiums received increased from 47 per cent. in 1889 to 60 per cent. in 1890, and the increase in ratio of the life insurance companies was also quite marked.

COMPARATIVE SUMMARY OF BALTIMORE JOINT STOCK FIRE INSURANCE COMPANIES.

	1889.	1890.	Increase or decrease in 1890.
Capital	$2,570,705	$2,570,705	
Gross assets	4,792,478	4,886,638	+ $94,160
Gross liabilities	3,129,912	3,121,522	— 8,390
Premiums received	574,101	581,935	+ 7,834
Losses paid	265,303	259,037	— 6,266
Losses incurred in Maryland	174,429	174,734	+ 305
Gross receipts	810,267	823,612	+ 13,345
Gross expenditures	701,202	702,551	+ 1,349
Amount at risk	111,536,803	114,795,285	+3,258,482
Surplus	1,688,802	1,765,117	+ 76,315
Dividends paid	202,960	205,890	+ 2,930
Amount written during the year.	92,120,641	91,394,510	— 726,131

The comparative summaries above show a reasonably prosperous year for the local companies in the aggregate.

Following the death of the president and secretary of the Potomac Fire Insurance Company of Baltimore, which occured in the present year, the directors have, I am informed, re-insured the outstanding risks of the company in the German-American Insurance Company of New York, and the future of the Potomac Company, which has been in operation since 1867, is, I believe, undetermined on. The stockholders are amply protected by the assets of the company, and in the event of their deciding to wind up their affairs, can do so at some advance on the amount originally subscribed.

Mutual Fire Insurance Companies in Maryland.

Table No. 3 and Abstracts B show the condition and transactions of the Mutual Fire Insurance Companies organized in the State.

Marine, Accident, Steam Boiler, Plate Glass, Employers, Liability and Fidelity Companies.

The business of these companies in Maryland is shown in Tables 6 and 7.

Companies Withdrawn and Admitted since last Report.

COMPANIES WITHDRAWN.

		Capital.
American Central	Missouri	$600,000
Anglo-Nevada	California	2,000,000
Commonwealth	New York	500,000
Guardian	New York	200,000
Imperial	Michigan	118,000
Jefferson	New York	200,010
Long Island	New York	200,000
Millers and Manufacturers	Minnesota	.....
Mutual Fire	Illinois	.....
Newark	New Jersey	250,000
New York Fire	New York	200,000
Peoples	Pennsylvania	200,000
Prudential	New York	200,000
Standard Marine	England	.....
U. B. Mutual Aid	Pennsylvania	.....
United States	New York	250,000

COMPANIES ADMITTED.

American Employers Liability	New Jersey	$150,000
Caledonian	Scotland	.....
Mercantile Fire and Marine	Massachusetts	400,000
Phœnix Mutual	Connecticut	.....
Preferred Mutual Accident Assoc'n	New York	.....
St. Paul German	Minnesota	300,000
Teutonia	Louisiana	250,000
Union Assurance Society	England	.....

COMPARATIVE SUMMARY OF FIRE INSURANCE COMPANIES OF OTHER STATES IN MARYLAND.

	1889.	1890.
Capital	$46,658,314 33	$43,292,694 23
Assets	142,647,389 46	144,602,476 03
Surplus	37,274,283 52	38,575,756 62
Premiums received in Maryland	692,508 50	714,898 37
Losses paid in Maryland	347,263 47	413,570 45
Losses incurred in Mary and	361,121 84	417,937 11
Amount written in Maryland	92,762,360 08	87,926,220 68

COMPARATIVE SUMMARY OF FOREIGN INSURANCE COMPANIES IN MARYLAND.

	1889.	1890.
Assets in the United States	$47,387,133 40	$52,189,936 47
Liabilities in the United States	25,143,650 59	28,632,387 21
Premiums received in Maryland	332,582 30	379,761 52
Losses paid in Maryland	128,685 76	319,316 77
Losses incurred in Maryland	141,396 36	306,148 88
Amount written in Maryland	43,587,026 66	48,776,875 82

Prudential Insurance.

I have been much impressed since assuming the office of Insurance Commissioner, with the totally inadequate safeguards under the present laws for the regulation of that class of assessment life insurance, which, under various names, signifies the provident care for the future which is impressed on all good citizens.

The requirements provided by the last Legislature, moderate as they were, had the effect of driving a number of organizations out of existence, but have not entirely checked the formation of others of the same character, and an impetus hes been given to the formation of organizations which are by law exempt from all requirements, as advantage has been taken of the exemption provided for the great benevolent orders to organize orders for the transaction of co-operative life insurance on the same old plan, and the organizers, who derive most of the benefits, dub themselves by high-sounding titles, mostly prefixed with the term "supreme."

The present law requires that organizations on the mutual plan for life insurance purposes "shall be possessed of and constantly maintain a sum of money not less in amount than $500," and the

treasurer "shall execute a bond sufficient to secure all funds which may at any time be in his hands." I have endeavored to enforce the aforesaid clauses in all cases as strictly as possible, but it will be readily seen that unless the first provision is so amended as to require the $500 to be placed out of the individual control of the officers by requiring it to be deposited subject to the joint control of the Insurance Commissioner and the Treasurer, it is in reality very little protection to the members. In fact the provisions I have named seem to me to have been ingeniously suggested by a person interested in the opportunity for evasion.

My predecessor, in suggesting safeguards for assessment insurance, proposed that such organizations should be required to have a paid up guarantee capital of at least $10,000, which should be invested under the supervision of Trustees, in order that the good faith of the contracts might be enforced. I am convinced that such a requirement as to a larger sum than $500 is still a great need, but in order that no ground for complaint should arise, I would recommend that the sum be left to the discretion of the Commissioner to fix the amount necessary within the limits of $500 and $10,000, and I would go further by requiring that all such organizations formed for the payment of money upon the death of a member, be required to obtain a Charter from the Legislature. By such additional precautions the formation of irresponsible and temporary organizations for life insurance purposes would be checked.

The joint stock corporations which now carry on what is termed "Industrial Insurance," and whose large profits have to a great extent caused their fraudulent imitators to become so numerous, are not by any means blameless in their methods, as the enormous accumulations held by some of them are derived almost entirely from what is termed "lapses."

The "lapses" or "forfeited premiums" are not in my judgment, a legitimate source of profit when they constitute, as in the instances referred to, so vast a proportion, and I think that some means should be devised by which the laboring population whose earnings go to make up the large accumulations referred to, should derive some benefit proportioned to the sums they have contributed, often at a considerable sacrifice of immediate comforts, when from causes, such as loss of work, removal, and numerous others, they are obliged to suspend their small weekly payments and thereby lose all benefits from their previous attempts at providing for the future.

Retaliatory Laws.

For the first time, as far as I am aware, since the formation of the Department, I have been requested to enforce a feature of what is known as the "Retaliatory Clause" of the laws relating to insurance companies, on behalf of a Maryland corporation which had been refused a certificate of authority by the State of New York. The American Casualty Insurance and Security Company of Baltimore City, having applied to the Superintendent of Insurance of the State of New York for a certificate of authority, and having been refused on grounds that did not seem to me sufficient to warrant so arbitrary a course, I addressed a letter to the Superintendent, and called his attention to the comity that had heretofore actuated the Departments in the matter of granting such certificates to solvent corporations, but without basing his refusal on legal grounds he maintained his position and I decided, after consultation with the Attorney General, to refuse to renew the certificate of authority of the Fidelity and Casualty Company of New York, a corporation transacting similar lines of insurance in this State as the Maryland corporation had applied for permission to transact in New York. The Fidelity and Casualty Company then applied to the courts for a mandamus to compel the issuing of a certificate, and as it was of some importance that a construction of the law under which I acted should be obtained from the highest court, I agreed that a *pro forma* judgment should be asked for in the lower court in favor of the Company, in order that I might take the case to the Court of Appeals. The arguments on appeal in the case have been heard by the Court and a decision will no doubt be handed down in the course of the term.

The same Maryland Company applied to me to enforce the same provision of law as against the companies of Connecticut, but as I ascertained that in that State the complaining company had a remedy at law, I required it to exhaust such remedy in the first instance.

Change in Tax Law.

The passage by the Legislature of 1890 of a bill increasing the amouut of annual license and rate of tax on premiums, rendered it necessary for me to address a letter to you, requesting you to submit to the Board of Public Works the question as to whether the law which went into effect in April, 1890, required that the increased tax should be collected on the preminms of the year 1890. My opinion being that, as the licenses for the year 1890

were all issued to the campanies prior to the passage of the act, I was restricted to the rate under the old law in rendering bills for tax on receipts of 1890. The matter having been referred by the Board to the Attorney General, my view of the case was sustained by that officer.

Anti Rebate Law.

As some misapprehension has arisen in reference to my remarks in a former report on the subject of the "Anti Rebate" law passed by the last legislature, I deem it proper to say that I propose to see that all laws relating to insurance are carried out, and the intention of my remarks in my previous report was, that, while I had not urged the passage of this legislation, I should, without attempting to sift the evidence of any violations presented to me, send such evidence to be acted upon in the usual way by the Grand Jury. My statement has been constructed as an evidence of lukewarmness in enforcing the law, but was not intended to convey that impression which would, I think, be entirely contrary to the method pursued by me since I have been in offiee.

A very considerable number of reports have reached me, unsupported however, by evidence, which lead me to believe that the mere placing of the law on the statute books has not deterred the companies, as a rule, from the practice of former years, and there seems to be great unwillingness on the part of those who profess to know of violations of the law, to give evidence that would be of any value in a court. I am of the opinion that the law is continually disregarded, and I had hoped that the Companies who had desired the legislation, would have all availed themselves of the opportunity which the passage of the law afforded to abandon a practice that must eventually lead to a belief easily reached therefrom, that rates of premium are unnecessarily high, which afford even from the first premium so large a rebate as I am informed, is held out as an inducement.

Believeing that companies are ignoring the law, I propose to ascertain at the first opportunity whether the law can be made operative as against the corporations who are said to evade its plain terms.

Standard Form of Policy.

When my attention was first called to the legislation of several of the States on the subject of the uniform fire policy, I was strongly inclined to the belief that similar legislation would be desirable for the State of Maryland, and in some respects I am

still inclined to think so. The average fire insurance policy contains so may conditions, and is so conspicuously drawn up in the interests of the insurance companies, that the courts in construing its conditions have naturally done so to a large extent in the interest of the insured. Uniformity in the conditions would, however, seem to be a step in the right direction, as the public would eventually become familiar with the terms of the contract.

At this time the conditions of the various contracts issued by the fire insurance companies in this State not only differ largely, but are in a number of cases contradictory and inequitable. A legal requirement, therefore, of uniform conditions, having some regard for the best interests of both parties to the contract, would seem to be very desirable, and I do not see why the same suggestion should not apply to life insurance contracts as well as fire, but this latter is a step beyond any legislation that I am aware of.

Respectfully submitted,

J. FRED C. TALBOTT,

Insurance Commissioner.

Table

Comparative Statistics of Maryland Fire, Life, Title,

Page	COMPANIES.	Capital stock.	Gross assets.	Gross liabilities, including capital.	Surplus Dec. 31, 1890.
	FIRE—				
5	American	$180,000 00	$ 277,055 31	$199,157 49	$ 77,897 82
7	Associated Firemens	200,000 00	368,449 08	223,280 68	145,168 22
11	Baltimore	200,000 00	596,716 86	278,756 18	317,960 68
13	Firemens	378,000 00	628,783 64	512,214 43	116,569 21
16	German	500,000 00	1,026,508 06	619,563 42	406,944 64
19	German-American	200,000 00	304,549 87	228,445 79	76,104 08
21	Home	100,000 00	212,951 27	125,406 87	87,544 40
23	Howard	185,000 00	276,702 78	216,369 48	60,333 30
25	Maryland	100,000 00	150,745 36	113,850 75	36,894 61
28	National	100,000 00	157,703 60	113,715 97	43,987 63
30	Old Town	100,000 00	126,915 84	108,733 76	18,182 08
31	Peabody	127,500 00	473,378 98	159,031 52	314,347 46
33	Potomac	100,205 00	164 436 93	115,049 86	49,387 07
35	West Baltimore	100,000 00	121,740 81	107,945 30	13,795 57
		$2,570,705 00	$4,886,638 39	$3,121,521 68	$1,765,116 77
	CASH MUTUAL—				
9	Balto. Equitable Society	....	1,938,669 58	584,503 12	1,354,166 46
		$2,570,705 00	$6,825,307 97	$3,706,024 80	$3,119,283 23
	LIFE—				
315	Maryland	100,000 00	1,500,111 54	1,155,704 31	344,407 23
317	Mutual Life	.....	178,791 13	157,602 81	21,188 32
		$100,000 00	$1,678,902 67	$1,313,307 12	$365,595 55
	CASUALTY—				
3	American Cas. Ins. & Sec.	$1,000,000 00	$1,791,745 08	$1,220,367 79	$571,377 29
	TITLE—				
27	Maryland	$200,000 00	$213,051 18	$200,267 10	$12,784 08

Table

Page	COMPANIES.	Capital stock.	Dividends paid.	Losses paid.	Expenses paid.
5	American	$180,000 00	$14,317 37	$ 7,451 16	$12,382 46
7	Associated Firemens	200,000 00	16,067 05	4,606 68	16,067 05
11	Baltimore	200,000 00	30,078 25	34,796 92	21,383 58
13	Firemens	378,000 00	22,300 92	106,842 00	60,204 34
16	German	500,000 00	50,000 00	41,351 06	36,257 33
19	German-American	200,000 00	11,852 25	16,985 97	13,638 60
21	Home	100,000 00	9,907 50	3,049 23	12,643 22
23	Howard	185,000 00	14,222 80	12,175 09	13,594 17
25	Maryland	100,000 00	6,010 50	2,600 96	11,436 41
28	National	100,000 00	4,914 22	5,492 24	8,650 62
30	Old Town	100,000 00	4,500 00	2,103 55	5,180 26
31	Peabody	127,500 00	13,403 63	7,028 99	13,598 80
33	Potomac	100,205 00	5,815 95	10,702 97	7,864 75
35	West Baltimore	100,000 00	2,500 00	3,850 46	7,356 53
		$2,570,705 00	$205,890 44	$259,036 68	$240,258 12

No. 1.

and Casualty Insurance Companies, Dec. 31, 1890.

Surplus Dec. 31, 1889.	Amount at risk, Dec. 31, 1890.	Amount at risk Dec. 31, 1889.	MARYLAND BUSINESS.		
			Premiums received.	Losses paid.	Losses incurred.
$ 76,131 43	$ 4,450,632 00	$ 4,661,702 00	$20,013 00	$ 7,433 66	$6,998 19
137,192 50	5,464,312 00	5,628,035 00	25,674 86	4,577 31	5,468 56
321,152 32	9,785,685 00	9,930,236 00	48,558 67	23,216 78	27,776 35
125,141 18	25,359,378 00	23,730,061 00	46,473 72	38,536 29	43,552 13
368,052 49	29,551,095 00	28,486,604 00	118,346 18	38,472 65	41,869 17
66,261 79	7,515,327 86	7,039,722 48	26,164 18	5,928 16	5,932 16
76,758 81	5,826,653 00	5,685,614 00	24,210 95	3,023 15	1,672 79
64,648 45	6,536,813 00	6,419,264 00	24,520 65	10,848 42	12,234 00
36,605 22	3,034,397 00	3,015,507 00	14,021 12	2,600 76	5,100 96
38,480 77	3,284,017 00	3,395,744 00	14,251 22	2,640 63	4,118 82
18,040 36	2,337,468 00	2,177,462 00	8,304 06	2,103 55	4,003 55
297,918 16	6,904'561 00	6,929,632 00	23,907 78	5,961 99	5,961 99
50,053 56	2,305,888 00	2,384,762 00	15,765 96	10,702 97	6,195 22
12,364 96	2,439,058 00	2,052,458 00	9,519 20	3,850 46	3,850 46
$1,688,802 00	$114,795,284 86	$111,536,803 48	$419,731 55	$159,896 78	$174,734 35
1,267,030 05	22,715,197 00	22,762,715 00	49,349 58	5,062 77	5,062 77
$2,955,832 05	$137,510,481 86	$134,299,518 48	$469,081 13	$164,959 55	$179,797 12
338,347 86	$5,376,367 00	$5,008,463 00	$82,000 00	$63,490 00	$59,545 00
20,041 09	1,166,431 52	1,122,249 70	58,495 26	17,412 31	17,170 36
$358,388 95	$6,542,798 52	$6,130,712 70	$140,495 26	$80,902 31	$76,715 36
.....	$83,812,963 00	.....	$ 12,777 47		

No. 2.

Total expenditures.	Premiums received.	All other receipts.	Total income.	Risks written in 1890.
$ 34,150 99	$ 20,602 07	$ 14 905 04	$ 35,507 11	$3,418,116 00
34,106 32	27,813 85	18,238 47	46,052 32	4,740,088 00
86,258 75	56,572 56	28,453 37	85,025 93	7,837,654 00
189,347 26	169,406 81	27,460 77	196,867 58	23,707,472 00
127,608 39	123,486 50	51,475 87	174,962 37	21,076,010 00
42,476 77	33,114 87	16,312 57	49,427 44	5,238,185 86
25,599 95	28,006 84	9,589 97	37,596 81	4,602,651 00
39,992 06	27,442 14	15,577 25	43,019 39	4,609,465 00
20,047 87	16,461 11	7,308 98	23,770 09	2,578,153 00
19,057 08	20,360 41	6,025 47	26,285 88	3,405,463 00
11,783 81	7,562 07	6,142 78	13,704 85	1,780,894 00
34,031 42	27,419 16	24,612 25	52,031 41	4,546,110 00
24,383 67	15,399 97	6,302 89	21,702 86	2,009,258 00
13,706 99	8,287 01	9,270 97	17,557 98	1,844,990 00
$702,551 33	$581,935 37	$241,676 65	$823,612 02	$91,394,509 86

Table

Comparative Statistics of Mutual Fire Insurance

Page	COMPANIES.	Premium notes in force.	Cash assets.
39	Mutual Fire of Baltimore City	$ 91,365 55	$ 10,707 00
40	Mutual Fire in Baltimore County	387,799 28	38,855 46
42	Mutual Fire of Calvert County	11,698 34	10,090 34
43	Farmers Mutual Fire of Dug Hill, Carroll County	308,353 42	1,796 40
44	Mutual Fire of Carroll County	192,241 00	22,816 50
46	Farmers and Mechanics of Cecil County	.....	.....
47	Mutual Fire of Cecil County	326,623 31	6,816 51
48	Mutual Fire of Dorchester County	22,297 95	228 97
49	Frederick County Mutual Fire	234,125 76	14,925 85
50	Grangers Mutual Fire	514,513 33	483 29
51	Mutual Fire of Frederick County	201,496 60	26,675 63
52	Mutual Fire in Harford County	439,068 00	50,993 38
53	Mutual Fire of Kent County	179,100 97	113,062 74
54	Mutual Fire of Montgomery County	1,325,963 35	105,857 15
56	Mutual Fire of Somerset and Worcester Counties	101,063 58	15,048 40
57	Mutual Fire of Washington County	40,035 58	92,005 64
58	Planters Mutual Fire of Washington County	151,965 98	1,271 39
		$4,527,712 00	$511,634 65

No. 3.

Companies of Maryland, December 31, 1890.

Liabilities.	Gross income.	Expenditures.	Amount at risk.	Premiums or interest on premium notes and assessments received.	Losses paid.
$ 446 58	$ 21,081 18	$ 26,161 69	$ 1,351,387 00	$ 4,317 58	$ 1,549 06
8,608 06	35,662 68	38,937 77	6,079,245 00	16,474 82	15,579 65
.....	2,143 67	1,856 88	178,399 75	470 00	604 19
1,333 50	8,684 20	8,980 00	4,114,309 00	7,700 60	5,996 69
3,056 00	8,792 00	8,792 00	2,825,939 00	6,416 45	4,238 82
.....	5,327 39	5,327 39	2,999,225 00	5,327 39	4,400 00
1,161 81	20,800 50	15,979 39	4,173,217 00	20,238 73	12,740 79
.....	1,416 22	1,213 17	237,924 32	1,355 22	120 00
121 97	4,201 95	1,177 54	1,376,351 42	3,154 45	20 00
7,265 83	14,900 56	14,852 32	5,739,679 77	7,827 43	13,146 84
15,842 79	5,472 48	3,048 35	1,758,939 00	3,802 73	443 00
11,156 25	22,089 50	22,806 75	7,486,045 00	18,150 04	20,242 04
66,828 31	14,370 16	18,326 62	2,622,943 56	7,832 08	7,013 60
6,808 30	66,379 14	66,293 58	17,928,395 83	56,402 31	48,163 41
1,146 50	6,356 00	,6214 99	1,263,114 00	6,010 97	5,073 56
4,638 49	9,175 46	4,835 15	I,134,179 13	4,041 54	1,145 80
1,640 00	2,343 10	3,838 38	1,108,157 26	1,858 26	1,650 80
$130,054 39	$249,196 19	$248,641 97	$62,377,451 04	$171,380 60	$142,128 25

Table

Comparative Statistics of Fire and Fire-Marine Insurance

Page	COMPANIES.	Capital.	Gross assets.	Gross liabilities including capital	Surplus.
146	Hartford, Connecticut.....	$1,250,000 00	$6,576,616 13	$3,964,190 45	$2,612,425 68
152	Home, New York.....	3,000,000 00	9,091,192 58	7,596,597 36	1,494,595 22
157	Ins. Co. of N. America, Pa..	3,000,000 00	8,951,518 83	6,499,557 79	2,451,961 04
161	Ins. Co. of the State of Pa...	200,000 00	704,179 30	637,141 43	67,037 87
163	Kent County Mutual, Del....	.....	67,670 62	15,475 00	52,195 62
164	Liberty, New York.....	800,000 00	1,447,078 63	1,388,505 96	58,572 67
168	Lumbermens, Penna.....	250,000 00	835,493 03	548,453 64	287,039 39
170	Manuf'rs and Builders, N. Y.	200,000 00	506,923 13	423,387 97	83,535 16
172	Mechanics, Penna.....	250,000 00	717,635 77	556,827 67	160,808 10
174	Mechanics and Traders, La...	375,000 00	786,216 17	578,587 91	207,628 26
176	Mercantile F. and M., Mass..	400,000 00	641,629 51	523,844 83	117,784 68
178	Merchants, New Jersey.....	400,000 00	1,600,949 25	1,143,730 84	457,218 41
180	Merchants, Rhode Island....	200,000 00	501,693 07	399,953 06	101,740 01
182	Meriden, Connecticut.....	200,000 00	385,042 52	303,441 64	81,600 88
186	Mutual Fire, New York.....	257,619 23	1,561,116 13	910,214 49	650,901 64
188	National, Connecticut.....	1,000,000 00	2,620,213 19	2,007,366 00	612,847 19
191	New Hampshire, N. H.....	600,000 00	1,659,157 79	1,299,019 10	360,138 69
194	New York Fire, New York..	200,000 00	328,844 13	313,788 65	15,055 48
196	New York Bowery, N. Y....	300,000 00	652,178 36	614,712 38	37,465 98
198	Niagara, New York.....	500,000 00	2,622,480 85	2,186,969 42	435,511 43
200	Northwestern Nat., Wis.....	600,000 00	1,579,917 17	1,179,617 86	400,299 31
202	Orient, Connecticut.....	1,000,000 00	1,977,461 86	1,794,924 34	182,537 52
206	Pacific, New York.....	200,000 00	719,075 72	423,975 79	295,099 93
208	Pennsylvania, Penna.....	400,000 00	3,485,310 45	2,045,002 73	1,440,307 72
211	Peoples, New York.....	350,000 00	761,873 42	700,845 90	61,027 52
214	Phenix, New York	1,000,000 00	5,311,335 84	4,657,631 42	653,704 42
217	Phœnix, Connecticut.....	2,000,000 00	5,624,814 73	4,107,735 05	1,517'079 68
220	Providence-Washingt'n, R. I.	400,000 00	1,324,548 37	1,213,815 38	110,732 99
222	Prudential, Massachusetts...	200,000 00	274,329 79	284,329 09	.....
224	Reading, Penna.....	250,000 00	640,918 12	485,708 85	155,209 27

No. 4—Continued.

Companies of other States, December 31, 1890—Continued.

MARYLAND BUSINESS—FIRE ONLY.				General Agents.
Amount written.	Premiums received.	Losses paid.	Losses incurred.	
$1,682,566 00	$17,661 23	$19,005 84	$19,019 69	George B. Coale & Son.
3,450,464 00	23,176 36	23,769 88	22,949 05	George B. Coale & Son.
2,629,781 00	20,851 39	27,547 73	24,697 73	Charles H. Reeves.
755,351 00	5,974 44	3,455 95	3,455 95	Williams, Kraft & Thompson.
1,140,400 00	5,172 51	1,220 12	1,220 12	J. P. Manlove.
934,889 00	9,193 71	9,581 73	11,285 15	Cunningham, Coale & Co.
679,087 00	5,706 55	4,007 61	2,912 19	M. Warner Hewes & Son.
579,804 00	3,849 00	1,232 85	1,232 85	Henry C. Landis.
554,645 00	4,824 39	1,345 41	3,276 23	Maury & Donnelly.
231,444 00	1,841 50	3 41	3 41	S. W. T. Hopper & Sons.
.....	.....	.....	.....	Henry C. Landis.
2,263,313 50	18,896 14	14,728 01	12,413 45	Thomas E. Bond.
973,106 00	9,120 13	6,291 00	5,722 98	Maury & Donnelly.
265,877 00	2,818 38	3,194 77	3,096 54	M. O. Selden.
2,013,915 27	17,750 50	12,857 13	12,857 13	Thomas Deford.
966,075 00	7,893 28	5,567 10	5,592 10	S. W. T. Hopper & Sons.
1,026,885 00	7,562 36	2,748 45	4,115 04	M. Warner Hewes & Son.
440,715 00	2,702 38	1,583 00	573 00	W. P. Webb.
710,223 00	5,660 82	956 32	1,724 50	E. B. DuVal & Co.
1,356.305 00	16,473 08	3,705 75	2,070 61	S. W. T. Hopper & Sons.
528,262 00	3,410 54	3,224 04	4,004 04	Henry C. Landis.
1,038,625 00	8,693 95	10,404 50	8,834 46	Thomas E. Bond.
501,976 00	3,901 84	1 75	1 75	Birckhead & Son.
2,394,408 00	22,823 22	10,009 28	11,695 37	E. J. Richardson & Sons.
328,431 80	3,76 75	1,228 67	1,050 93	G. W. S. Hall.
3,301,971 00	25,969 82	18,609 65	20,734 65	Allmand & Gallagher.
1,771,499 00	18,515 81	7,733 26	8,756 30	E. J. Richardson & Sons.
1,703,661 00	11,959 76	4,990 87	5,665 87	Maury & Donnelly.
144,510 00	2,551 85	.....	.....	W. H. Purcell.
584,162 00	5,215 83	4,621 38	6,183 89	C. H. Rippelmeyer.

Table

Comparative Statistics of Fire and Fire-Marine Insurance

Page	COMPANIES.	Capital.	Gross Assets.	Gross liabilities including capital	Surplus.
63	Ætna, Connecticut.....	$4,000,000 00	$10,457,497 04	$6,614,720 62	$3,842,776 42
70	Agricultural, New York.....	500,000 00	2,226,598 86	1,872,417 77	354,181 09
72	Alliance, New York.....	200,000 00	375,651 79	327,255 19	48,396 60
74	American, Massachusetts....	300,000 00	582,834 33	512,610 21	70,224 12
76	American, New Jersey.....	600,000 00	2,115,889 14	1,047,309 41	1,068,579 73
78	American, New York.....	400,000 00	1,365,462 88	958,929 70	406,533 18
80	American, Pennsylvania....	500,000 00	2,950,394 07	2,494,685 25	455,708 82
87	Boylston, Massachusetts.....	557,200 00	924,094 13	817,828 16	106,265 97
90	Broadway, New York.....	200,000 00	478,042 84	262,892 45	215,150 39
91	California, California.....	600,000 00	1,284,679 24	1,149,785 07	134,894 17
93	Citizens, New York.....	300,000 00	1,148,404 52	852,846 69	295,557 83
97	Commerce, New York.....	200,000 00	352,976 09	279,830 80	73,145 29
99	Commercial, California.....	200,000 00	422,817 52	398,098 25	24,719 27
101	Connecticut, Conneticut.....	1,000,000 00	2,500,392 50	1,931,487 96	568,904 54
104	Continental, New York.....	1,000,000 00	5,587,948 84	3,985,328 79	1,602,620 05
107	Delaware Mutual Safety, Pa.	702,875 00	1,504,386 31	1,041,858 47	462,527 84
109	Eliot, Massachusetts.....	200,000 00	346,102 99	331,297 45	14,805 54
111	Equitable Fire & Marine, R. I.	300,000 00	589,610 92	495,466 42	94,144 50
113	Farmers, Pennsylvania.....	.....	586,350 20	332,478 31	253,871 89
115	Farmers Mutual, Delaware..	.....	228,547 35	16,869 16	211,678 19
119	Firemens, New Jersey.....	600,000 00	1,795,444 73	836,161 30	959,283 43
121	Fire Association, Penn.....	500,000 00	4,846,419 46	3,800,277 45	1,046,142 01
124	Fire Ins. Co. of Co. of Phil.Pa	400,000 00	901,253 74	732,155 72	169,098 02
126	Firemen's Fund, California..	1,000,000 00	2,630,389 92	2,075,133 76	555,256 16
129	Franklin, Pennsylvania	400,000 00	3,213,230 40	2,228,019 45	985,210 95
132	Germania, New York.....	1,000,000 00	3,066,615 43	2,187,401 23	879,214 20
136	German-American, N. Y.....	1,000,000 00	5,599,893 56	3,303,334 81	2,296,558 75
139	Girard F. & M. Pennsylvania	300,000 00	1,585,604 52	1,016,735 02	568,869 50
141	Glens Falls, New York.....	200,000 00	1,894,541 69	835,782 01	1,058,759 68
143	Hanover, New York.....	1,000,000 00	2,577,940 63	2,031,676 99	546,263 64

No. 4.

Companies of other States, December 31, 1890.

MARYLAND BUSINESS—FIRE ONLY.				
Amount written.	Premiums received.	Losses paid.	Losses incurred.	General Agents.
$3,962,985 00	$30,715 18	$19,084 33	$24,773 90	Williams, Kraft & Thompson.
3,399,170 00	26,807 53	9,321 59	10,521 59	D. A. Clark.
693,912 00	5,360 28	4,295 36	4,295 35	Birckhead & Son.
904,434 00	7,167 56	3,235 20	3,407 43	Maury & Donnelly.
1,071,648 00	6,578 92	1,074 33	1,165 74	R. C. Luckett & Son.
1,449,240 00	10,004 31	1,189 58	3,864 92	Cunningham, Coale & Co.
1,833,801 00	17,783 54	9,514 21		E. J. Richardson & Sons.
446,740 00	3,962 50	2,044 46	3,310 07	G. W. S. Hall.
339,682 41	3,432 04	621 21	621 21	Sydney Ashbridge.
784,259 00	6,579 13	2,803 90	1,164 67	Benson M. Greene.
624,694 00	5,466 30	2,012 56	2,012 56	Allmand & Gallagher.
342,950 00	2,533 54	1,332 25	1,732 25	E. B. DuVal & Co.
534,047 00	5,520 05	1,129 43	1,129 43	Birckhead & Son.
1,067,800 00	8,969 99	7,830 43	7,833 99	R. C. Luckett & Son.
4,084,447 00	31,657 19	16,139 48	9,706 83	Benson M. Greene.
468,160 00	4,875 37	3,052 56	5,029 00	E. J. Richardson & Sons.
172,929 00	1,683 10	585 65	22 42	Henry C. Laudis.
996,541 20	8,907 28	5,658 67	3,248 76	Maury & Donnelly.
1,640,503 00	15,758 50	8,003 02	8,837 37	E. G. Parker.
734,842 00	2,931 39	4,344 77	4,894 27	P. H. Cleaver.
625,667 66	4,168 23	114 71	114 71	M. Warner Hewes & Son.
3,499,111 00	32,519 28	18,081 01	17,855 07	R. C. Luckett & Son.
912,671 00	8,226 87	6,886 83	6,888 34	Birckhead & Son.
827,016 58	6,818 47	3,536 20	3,571 89	S. W. T. Hopper & Sons.
1,035,614 18	7,718 76	8,484 23	9,614 25	W. T. Shackelford.
4,908,701 00	26,684 18	7,018 64	7,023 64	Charles L'Allemand.
3,286,116 00	23,550 79	8,686 23	11,193 62	Allmand & Gallagher.
620,506 00	3,917 40	174 92	184 92	J. Casey Barry & Son.
1,061,597 00	7,981 32	2,337 18	2,347 18	Williams, Kraft & Thompson.
1,478,408 67	12,169 20	6,973 10	3,992 13	Thomas E. Bond.

Table

Comparative Statistics of Fire and Fire-Marine Insurance

Page	COMPANIES.	Capital.	Gross Assets.	Gross liabilities including capital.	Surplus.
226	Reliance, Pennsylvania...	$ 300,000 00	$ 849,513 92	$ 555,494 87	$294,019 05
228	Rochester-German, N. Y.	200,000 00	850,229 52	611,891 12	238,338 40
230	St. Paul F. & M., Minn...	500,000 00	1,870,831 13	1,254,614 15	616,216 98
233	St. Paul German, Minn...	300,000 00	670,785 68	596,245 34	74,540 34
234	Springfield F. & M., Mass.	1,500,000 00	3,604,147 60	2,948,797 34	655.350 26
237	Spring Garden, Penn.....	400,000 00	1,361,275 34	1,012,202 95	349,072 39
239	Teutonia, Louisiana.....	250,000 00	452,097 41	351,524 00	100,573 41
241	Traders, Illinois.....	500,000 00	1,406,406 09	988,905 90	417,500 19
243	Union, Pennsylvania.....	250,000 00	525,106 51	505,725 80	19,380 71
245	United Firemens, Penn..	300,000 00	1,167,591 33	1,053,935 36	113,655 97
248	Westchester, New York..	300,000 00	1,640,088 64	1,179,426 46	460,662 18
250	Western, Pennsylvania...	300,000 00	456,118 01	431,536 24	24,581 77
252	Williamsburgh City, N. Y	250,000 00	1,450 854 75	770,393 21	680,461 44
		$43,292,694 00	$144,602,476 03	$105,836,718 61	$38,575,756 62

No. 4—continued.

Companies of other States, December 31, 1890—continued.

MARYLAND BUSINESS—FIRE ONLY.				
Amount written.	Premiums received.	Losses paid.	Losses incurred.	General Agents.
$ 810,601 00	$ 6,216 80	$6,994 24	$ 8,889 24	E. B. DuVal & Co.
642,134 00	6,798 20	4,574 68	7,324 68	Birckhead & Son.
882,308 00	7,112 62	3,904 45	4,404 45	E. J. Richardson & Sons.
520,693 00	5,039 92	.....	.....	M. Warner Hewes & Son.
1,870,121 00	16,186 76	6,895 47	10,110 02	Williams, Kraft & Thompson.
819,457 58	5,900 49	2,325 31	2,325 31	Williams, Kraft & Thompson.
.....	.....	.....	.....	Birckhead & Son.
490,878 00	6,408 08	2,789 30	3,068 13	Thomas E. Bond.
640,172 00	5,461 87	4,378 33	4,378 33	E. J. Richardson & Sons.
383,454 00	4,190 25	4,136 09	2,871 59	John F. Symington & Co.
919,020 00	7,459 62	4,304 25	3,736 03	E. G. Parker.
674,928 83	7,104 14	3,174 33	4,424 33	R. C. Luckett & Son.
513,908 00	3,634 90	902 50	902 50	Allmand & Gallagher.
$87,926,220 68	$714,898 37	$413,570 45	$417,937 11	

Table

Comparative Statistics of the United States Branches of

Page	COMPANIES.	Where located.	Gross assets in United States.	Gross liabilities in United States.
257	British America	Toronto, Canada	$ 854,217 61	$ 451,984 24
259	British and Foreign Marine	Liverpool, England	1,182,724 56	276,940 32
261	Caledonian	Edinburgh, Scotland	1,024,488 05	463,761 33
263	Commercial Union	London, England	3,234,255 72	2,176,861 65
265	General	Dresden, Saxony	218,218 65	5,702 91
266	Guarantee Co. of North America	Montreal, Canada	536,666 53	139,493 32
268	Guardian Fire and Marine	London, England	1,785,587 08	1,011,996 34
270	Hamburg-Bremen	Hamburg, Germany	1,178,213 07	798,001 99
273	Imperial	London, England	1,692,873 96	925,525 58
275	Indemnity Mutual Marine	London, England	248,878 62	44,033 87
276	Lancashire	Manchester, England	2,037,007 56	1,342,251 01
278	Lion	London, England	837,051 04	345,283 97
280	Liverpool and London and Globe	Liverpool England	7,459,995 14	4,453,861 33
282	London Assurance	London, England	2,322,423 57	997,393 78
284	London and Lancashire	Liverpool, England	2,272,084 13	1,565,762 83
286	Mannheim	Mannheim, Germany	365,984 79	45,448 32
288	Northern	London, England	1,502,973 32	973,335 29
290	North British and Mercantile	London and Edinb'g	3,433,585 62	1,802,811 48
292	Norwich Union	Norwich, England	1,792,584 06	998,105 66
294	Phœnix	London, England	2,096,727 66	1,605,325 90
296	Queen	Liverpool, England	2,453,499 06	1,413,605 15
298	Royal	Liverpool, England	5,973,780 32	3,790,476 22
301	Scottish Union and National	Edinburgh, Scotland	1,895,232 50	487,456 05
303	Sea	Liverpool, England	321,596 71	117,956 59
304	Sun	London, England	2,222,724 92	1,373,351 21
306	Thames and Mersey	Liverpool, England	587,713 65	53,942 04
307	Transatlantic	Hamburg, Germany	534,795 72	203,554 48
309	Union	London, England	560,196 11	29,283 22
310	Union Marine	Liverpool, England	451,743 64	103,247 76
311	Western	Toronto, Canada	1,112,113 10	635,633 37
			$52,189,936 47	$28,632,387 21

No. 5.

Foreign Insurance Crmpanies, December 31, 1890.

MARYLAND BUSINESS—FIRE ONLY.				
Amount written.	Premiums received.	Losses paid.	Losses incurred.	General Agents.
$ 803,345 00	$ 6,984 00	$ 3,014 28	$ 2,159 48	B. Frank Mullikin.
.....	.....	.....	.....	Cunningham, Coale & Co.
118,189 00	1,111 23	1,834 46	1,834 46	W. T. Shackelford.
2,586,928 00	25,509 62	28,316 23	28,830 23	Birckhead & Son.
.....	.....	.....	.....	Fred. H. Roos.
.....	.....	.....	.....	Walter S. Wilkinson.
1,191,217 32	8,817 85	10,987 40	15,327 07	Williams, Kraft & Thompson.
926,066 00	7,957 20	5,311 91	5,311 91	Williams, Kraft & Thompson.
1,587,945 00	12,315 87	11,004 08	8,813 26	W. I. Montague.
.....	.....	.....	.....	Fred. H. Roos.
1,667,181 00	16,675 77	6,316 05	6,896 42	Allmand & Gallagher.
598,400 00	6,752 68	4,914 33	2,254 02	Thomas E. Bond.
6,010,012 00	47,226 82	43,662 81	44,072 81	W. Stewart Polk.
1,761,238 00	14,151 79	14,857 88	12,423 00	Maury and Donnelly.
2,990,327 00	15,561 42	15,503 53	15,400 21	John S. Saunders & Co.
.....	.....	.....	.....	M. O. Selden.
1,382,208 16	16,393 94	9,823 21	10,250 55	Williams, Kraft & Thompson.
3,005,656 00	19,700 74	18,991 97	19,469 21	M. O. Selden.
1,652,665 00	13,359 64	5,224 27	5,115 34	M. Warner Hewes & Son.
3,478,432 34	28,011 65	26,029 85	25,938 00	R. C. Luckett & Son.
2,348,636 00	15,045 50	13,078 17	13,078 17	Williams, Kraft & Thompson.
9,224,949 00	65,181 14	53,310 51	53,703 21	R. Emory Warfield.
1,160,700 00	12,004 13	8,721 60	2,907 29	R. C. Luckett & Son.
.....	.....	.....	.....	Fred. H. Roos.
4,103,300 00	27,081 59	20,300 21	13,941 05	Maury & Donnelly.
.....	.....	.....	.....	Patterson, Ramsay & Co.
429,902 00	2,662 75	5,931 54	5,931 54	C. H. Rippelmeyer.
.....	.....	.....	.....	J. Savage Williams.
.....	.....	.....	.....	C. Morton Stewart & Co.
1,749,579 00	17,256 19	12,182 48	12,491 65	Maury & Donnelly.
$48,776,875 82	$379,761 52	$319,316 77	$306,148 88	

Table No. 6.

Marine Insurance Business done in Maryland in 1890.

Page	COMPANIES.	Amount written.	Premiums received.	Losses paid.	Losses incurred.
85	Boston Marine	$2,778,314 00	$31,261 16	$30,019 64	$30,859 81
259	British and Foreign	1,731,759 00	10,602 74	2,231 54	6,729 85
111	Equitable Fire and Marine	588,444 00	2,984 85	3,185 22	3,185 22
126	Firemans Fund	2,128,326 00	13,631 65	5,562 47	5,562 47
265	General	855,112 00	2,438 98	1,073 86	1,073 86
275	Indemnity Mutual	3,410,357 00	8,275 97	500 00	1,018 48
155	India Mutual	151,120 00	2,262 41	93 24	93 24
157	Insurance Co. of North America.	8,103,462 00	45,687 78	14,571 00	15,000 00
282	London Assurance	3,135,610 00	23,978 84	1,048 65	1,841 21
286	Mannheim	1,769,761 00	6,665 15	223 96	615 84
220	Providence-Washington	900,730 00	7,285 03	9,141 55	9,041 55
230	St. Paul Fire and Marine	597,509 00	4,890 13	3,124 82	2,638 95
303	Sea	516,903 00	3,730 47	4,986 18	128 18
306	Thames and Mersey	3,838,729 00	12,494 68	.....	.....
310	Union Marine	6,966,013 00	35,866 96	2,584 06	.....
311	Western	6,233,123 00	73,870 85	52,290 14	56,590 14
		$43,705,272 00	$285,927 65	$130,636 33	$134,378 80

Table No. 7.

'owing the Accident, Guarantee, Plate-Glass and Steam Boiler Business done in Maryland in 1890.

ge	COMPANIES.	Amount written.	Premiums received.	Losses paid.	Losses incurred.
	ACCIDENT INSURANCE.				
3	American Casualty Ins. and Security Co., Md.....	$1,673,882 00	$ 9,518 40	$	$ .....
3	American Employers Liability Ins. Co., N. J.....	44,000 00	752 37	.....	.....
1	Employers' Liability Assurance Corp., England.....	1,055,700 00	5,642 00	1,680 05	1,680 05
6	Fidelity and Casualty Insurance Co., N. Y.....	1,813,000 00	9,480 56	1,044 06	1,044 06
8	Preferred Mutual Accident Association, N. Y.....	1,298,900 00	1,464 00	629 02	629 02
1	Standard Life and Accident Ins. Co., Mich.....	1,474,500 00	6,337 83	410 26	410 26
4	Travelers Ins. Co., Conn....	2,354,700 00	15,164 53	1,601 60	1,601 60
2	United States Mutual Accident Association, N. Y....	2,221,500 00	16,452 00	3,932 07	4,124 93
	Totals.....	$11,936,182 00	$64,811 69	$9,297 06	$ 9,489 92
	GUARANTEE INSURANCE.				
3	American Casualty Ins. and Security Co., Md.....	$ 325,150 00	$1,699 22	$	$ .....
3	American Surety Co., N. Y..	540,000 00	3,222 69	.....	.....
5	City Trust, Safe Deposit and Surety Co., Pa.....	282,700 00	1,738 75	3,846 91	
6	Fidelity and Casualty Insurance Co., N. Y.....	765,718 00	4,854 68	148 40	148 40
6	Guarantee Company of North America, Canada.....	2,126,132 00	10,160 04	1,814 24	3,849 74
	Totals.....	$4,039,700 00	$21,675 38	$5,809 55	$3,998 14
	PLATE GLASS INSURANCE.				
6	Fidelity & Casualty Co., N. Y.	$ 210,050 71	$6,238 38	$1,063 28	$1,063 28
6	Llyods Plate Glass Insurance Co., N. Y.....	57,263 67	1,801 01	517 06	517 06
4	Metropolitan Plate Glass Ins. Co., N. Y.....	90,532 96	2,612 30	383 55	383 55
	Totals.....	$357,847 34	$ 10,651 69	$1,963 89	$1,963 89
	STEAM BOILER INSURANCE.				
3	American Casualty Insurance Co., Md.....	$1,048,200 00	$1,559 85	$	$ .....
16	Fidelity & Casualty Insurance Co., N. Y.....	640, 638 00	3,099 25	.....	.....
49	Hartford Steam Boiler Insp. and Insurance Co., Conn..	1,445,475 00	13,803 89	739 09	528 81
	Totals.....	$3,134,313 00	$18,462 99	$739 09	$528 81

Tab

Comparative Statistics of Life and Accident Insuran

Page	COMPANIES.	Assets.	Liabilities.
321	Ætna, Connecticut	$35,993,002 37	$8,352,536
323	American Employers Liability, New Jersey	181,884 87	175,657
324	Berkshire, Massachusetts	4,700,723 86	4,171,596
326	Brooklyn, New York	1,579,299 05	1,337,520
328	Commercial Alliance, New York	321,438 68	146,352
327	Connecticut Mutual, Connecticut	58,741,242 64	52,686,476
331	Employers Liability, England	1,015,904 30	598,114
333	Equitable, New York	116,887,786 00	95,377,115
335	Germania, New York	15,736,710 82	13,942,616
337	Hartford Life and Annuity, Connecticut	1,929,648 15	1,561,507
339	John Hancock, Massachusetts	3,969,683 09	3,627,876
341	Manhattan, New York	12,281,660 39	10,571,709
343	Massachusetts Mutual, Massachusetts	11,252,639 54	10,364,768
345	Metropolitan, New York	10'781,173 01	8,664,143
347	Michigan Mutual, Michigan	2,976,498 53	2,567,996
351	Mutual Benefit, New Jersey	46,997,422 43	41,064,599
349	Mutual Life, New York	146.286,943 95	128,363,905
353	National, Vermont	6,810,025 40	5,522,248
355	New England Mutual, Massachusetts	21,102,654 30	19,002,205
357	New York Life, New York	115,093,966 03	100,024,919
359	Northwestern Mutual, Wisconsin	42,338,259 61	33,110,130
361	Penn Mutual, Pennsylvania	16,564,861 00	14,878,890
363	Phœnix Mutual, Connecticut	10,004,841 67	8,917,050
365	Provident Life and Trust, Pennsylvania	18,558,114 44	16,100,631
367	Provident Savings, New York	870,390 62	428,745
369	Prudential, New Jersey	5,084,895 02	3,307,155
371	Standard Life and Accident, Michigan	554,270 20	533,618
372	State Mutual, Massachusetts	6,396,572 16	5,526,685
374	Travelers, Connecticut	12,244,467 39	9,455,674
376	Union Central, Ohio	6,614,486 79	5,741,130
378	Union Mutual, Maine	6,203,767 72	5,534,747
380	United States, New York	6,495,106 51	5,501,835
382	Washington	10,741,899 23	9,777.546
		$757,312,219 77	$646,937,696

). 8.

mpanies of other States, December 31, 1890.

Surplus.	Total No. of policies in force.	Total amount in force.	General Agents in Maryland.
7,640,466 11	74,014	$117,656,381 94	H. B. Meigs.
6,227 70	.....	11,635,000 00	George B. Coale & Son.
529,127 19	11,680	28,374,563 00	Monroe Snell.
241.778 26	4,071	5,566,591 00	David B. Grothaus.
175,086 68	4,727	17,174,000 00	A. J. Myers.
6,054,766 39	64,147	153 234,742 00	Frank C. Nicodemus.
417,790 26	.....	132,888,911 00	Lawford & McKim.
21,510,670 87	197,825	720,662,473 00	Bowes & Hall.
1,794,094 21	32,591	57,322,242 00	Herman Wenzing.
368,141 08	34,240	78,767,692 00	R. H. Mitchell.
341,806 75	407,722	55,803,940 00	W. S. Zimmerman.
1,709,950 62	19,466	54,500,724 35	
887,870 77	22,706	63,290,789 00	J. Bannister Hall.
2.117,029 11	2,099,882	235,037,926 00	George Hamer.
408,472 35	12,145	22,822,720 70	Conway & Newman.
5,932,822 69	65,154	172,840,944 00	H. P. Goddard.
17,923,038 13	205,564	638,041,180 00	O. F. Bresee & Sons.
1,287,777 34	21,604	46,362,301 00	Marcellus H. Goodrich.
2·100,448 76	28,619	84,024,809 00	William G. Oberteuffer.
15,069,046 92	173,469	569,338,726 00	Jesse E. Jacobs.
9,228,128 63	98,525	238,908,807 00	Llewellyn Miller.
1,685,970 03	35,345	90,278,701 00	Frank Markoe.
1,087,791 32	17,414	25,064,936 00	George F. d'Utassy.
2,457,492 83	25,627	79,274,945 00	Walker & Taylor.
441,645 62	17,217	65,131,509 00	Charles C. Buck.
1,777,740 02	1,231,604	139,163,654 00	W. H. Riley and Wm. H. Bushnell.
20,651 38	.....	62,853,300 00	N. T. Tongue.
869,887 16	12,380	35,017,951 00	George C. Gantz.
2,788,803 00	96,087	297,769,309 00	O. M. Cummings.
873,356 44	29,615	50,055,761 00	James C. Clarke.
669,020 49	15,233	28,218,753 54	Daniel Schoolhaus.
993,271 13	15,493	36,322,163 00	W. W. McIntire.
964,353 15	22,084	48,397,326 00	L. H. Baldwin.
110,374,523 39	5,096,250	$4,461,803,741 53	

Tab

Tabular Statement of the Life Insurance Busine

NAME OF COMPANY.	Policies Issued During 1890.		Policies Ceased in 1890.	
	No.	Amount.	No.	Amount.
Ætna	215	$469,294 00	165	$326,967
Berkshire	35	157,000 00	23	81,450
Brooklyn	3	480 00	8	24,000
Commercial Alliance	145	476,000 00	35	121,500
Connecticut Mutual	19	88,745 00	50	196,977
Equitable	456	2,047,669 00	197	1,032,560
Germania (a)	44	75,973 00	39	98,105
Germania (b)	.....	.....	.....	.....
Hartford L. & A. (c)	78	52,000 00	36	54,500
John Hancock (b)	5,596	636,937 00	3,761	433,978
Manhattan	13	42,195 00	7	38,749
Maryland	57	140,701 00	61	164,554
Massachusetts Mutual	32	176,233 00	15	67,967
Metropolitan (a)	18	15,741 00	42	39,226
Metropolitan (b)	.....	.....	.....	.....
Michigan Mutual	89	266,578 00	.....	.....
Mutual Benefit	65	169,299 00	80	254,392
Mutual, Baltimore	1,035	179,354 00	615	135,172
Mutual, New York	170	433,406 00	120	360,000
National, Vermont	21	58,000 00	64	183,500
New England Mutual	18	72,775 00	25	86,423
New York	191	697,220 00	181	641,275
Northwestern Mutual	117	520,943 00	53	97,882
Penn Mutual	93	375,000 00	53	161,050
Phœnix Mutual	17	53,759 00	12	16,822
Provident L. & T.	160	642,212 00	44	171,430
Provident Savings	23	93,000 00	3	14,000
Prudential (a)	6	5,500 00	5	5,500
Prudential (b)	19,238	2,053,556 00	.....	.....
State Mutual	50	182,000 00	19	67,691
Travelers (d)	13	48,000 00	14	16,332
Union Central	18	88,000 00	15	78,500
Union Mutual	7	23,328 00	21	56,675
United States	88	247,600 00	43	92,615
Washington	101	321,036 00	100	285,560
32 companies January 1st, 1891	28,231	$10,909,534 00	$5,906	$5,405,352
Gross premiums	.....	.....	.....	
Gross payments	.....	.....	.....	

(a) Regular Life Business. (b) Industrial Business.

No. 9.

n the State of Maryland, during the year 1890.

Policies in Force December 31, 1890.		Premiums Received in 1890.		Payments in 1890.	
No.	Amount.	In Cash.	By Notes and Dividends.	Death Claims.	Endowments, etc.
1,026	$1,804,137 00	$50,845 73	$8,623 93	$49,331 52	$18,975 00
207	631,750 00	18,343 17	2,114 71	11,540 00	.....
70	117,745 00	2,452 05	147 10	12,000 00	1,000 00
129	422,500 00	4,602 06	537 84	.....	.....
1,060	3,624,692 00	43,823 94	17,583 78	143,099 00	3,656 00
1,475	5,598,645 00	210,571 63	7,000 31	62,500 00	.....
374	788,910 00	28,689 71	2,946 71	14,803 82	2,000 00
647	76,413 00	.....	.....	.....	.....
232	747,500 00	14,160 00	.....	13,500 00	.....
8,665	1,191,975 00	31,440 87	1,621 68	9,818 34	108 00
276	815,865 00	26,909 43	1,505 49	30,170 00	1,662 00
1,015	2,588,169 00	82,000 00	.....	63,490 00	.....
168	613,561 00	20,162 83	192 00	5,900 00	.....
573	515,223 00	468,049 79	.....	152,939 12	.....
120,303	13,261,446 00	.....	.....	.....	.....
.....	.....	8,688 75	.....	.....	.....
1,150	3,830,350 00	88,248 39	26,144 19	125,123 00	1,000 00
5,682	1,166,431 00	58,495 26	.....	17,412 31	.....
2,835	9,565,556 00	239,571 02	29,720 30	182,614 08	.....
106	316,500 00	14,951 76	713 48	.....	.....
327	920,433 00	14.193 73	10,541 15	48,088 00	1,000 00
1,514	5,486,530 00	212,280 08	11,534 52	153,410 79	23,740 08
929	3,414,867 00	121,479 91	11,417 33	46,473 00	11,874 00
867	2,563,875 00	86,940 88	6,987 76	75,962 00	.....
69	171,963 00	3,045 31	596 91	5,467 00	14,475 00
1,090	4,696,624 00	179,708 15	.....	23,000 00	.....
43	181,000 00	3,365 38	.....	5,000 00	.....
24	28,000 00	136,587 08	.....	45,799 27	.....
32.153	3,266,297 00	.....	.....	.....	.....
203	664,059 00	31,608 02	.....	5,000 00	.....
188	353,471 00	8,486 83	.....	3,100 00	.....
83	275,197 00	11,454 10	.....	7,500 00	.....
256	477,905 00	13,500 45	199 00	9,675 00	500 00
463	898,505 00	28,142 02	.....	18,680 00	3,000 00
330	810,263 00	36,290 84	1,682 04	32,528 30	.....
183,532	$71,786,407 00	$2,299,089 17	$141,810 23	$1,387,924 55	$82,990 08
		141,810 23		82,990 08	
.....	.....	$2,440,899 40	.....	$1,461,914 63	.....
.....	.....	.....	.....	.....	.....

(*c*) Safety Fund Plan.

(*d*) Life Business only.

Table

Statistics of Co-operative Assessment Associations

Page	COMPANIES.	LOCATIONS.	Assets.
	LIFE ASSOCIATIONS OF MARYLAND.		
387	Baltimore Medical Aid Society	Baltimore, Md.	$ 5,836 29
388	Baltimore Mutual Aid Society	Baltimore, Md.	143,492 67
390	Eureka Mutual Aid Society	Baltimore, Md.	3,024 65
393	Globe Reserve Insurance Company	Baltimore, Md.	2,357 78
394	Home Friendly Society	Baltimore, Md.	24,973 62
395	Immediate Benefit Association	Baltimore, Md.	1,420 75
398	Maryland Beneficial Association	Hagerstown, Md.	1,238 49
400	Maryland Mutual Aid and Accident Asso.	Baltimore, Md.	
399	Maryland Mutual Benefit Association	Baltimore, Md.	1,713 13
401	Mutual Aid Society	Baltimore, Md.	853 63
405	Peninsula Mutual Relief Association	Easton, Md.	23,215 04
410	Provident Life Association	Baltimore, Md.	59,361 20
411	Sun Mutual Aid Society	Baltimore, Md.	500 00
407	Peoples' Mutual Life Stock Ins. Co.	Philadelphia, Pa.	26,083 89
	LIFE ASSOCIATIONS OF OTHER STATES.		
389	Equitable Endowment Association	Washington, D. C.	16,063 13
391	Fidelity Mutual Life Association	Philadelphia, Pa.	1,110,799 20
396	Keystone Mutual Benefit Association	Allentown, Pa.	32,558 66
402	Mutual Reserve Fund Life Association	New York, N. Y.	3,850,178 70
404	Northwestern Masonic Aid Association	Chicago, Ill.	601,596 71
408	Preferred Mutual Accident Association	New York, N. Y.	150,559 25
412	United States Mutual Accident Association.	New York, N. Y.	283,809 15

No. 10.

doing business in Maryland to December 31, 1890.

Liabilities.	Income.	Expenditures.	MARYLAND BUSINESS. No. of certificates in force.	Amount in force.	Receipts in 1890.	Claims paid in 1890.
.....	$ 5,836 29	$ 4,822 48	1,039	.....	$ 1,536 29	$ 335 00
5,669 91	259,010 77	235,326 66	27,124	$ 811,166 50	147,910 56	66,094 64
.....	11,024 50	11,135 99	1,794	.....	11,017 04	4,484 35
2,039 00	22,786 17	29,056 76	66	19,900 00	581 30	
13,749 04	111,606 50	110,006 51	9,004	1,841,000 00	26,754 08	10,021 12
650 00	3,716 25	3,000 65	1,552	.....	2,910 50	175 50
.....	7,010 74	5,772 25	1,390	.....	7,010 74	1,911 49
.....	1,426 95	1,426 95	103	188,600 00	1,398 95	970 62
566 00	8,983 69	8,458 49	6,004	.....	8,957 06	3,523 88
72 00	3,939 00	4,092 06	389	11,561 00	2,325 20	622 75
14,018 50	24,952 34	21,320 26	786	2,100,000 00	11,861 00	7,500 00
5,500 00	50,821 89	41,416 95	404	437,500 00	8,808 01	3,500 00
.....	510 30	510 30	152	37,650 00	173 00	
					$231,273 73	$99,139 35
17,784 50	94,198 77	94,422 40	.....	97,305 33	5,708 80	4,711 00
.....	66,578 91	63,598 73	5,110	156,067 00	8,192 16	2,285 00
83,500 00	574,606 67	491,309 11	233	706,500 00	19,397 97	10,631 56
15,500 00	81,866 91	83,794 39	341	415,500 00	9,106 08	10,000 00
1,249,891 47	3,388,848 86	2,971,258 92	1,480	5,768,500 00	89,213 56	152,750 00
243,382 46	1,838,009 84	1,758,070 16	2,327	5,376,000 00	64,970 47	30,500 00
53,325 79	267,773 95	265,805 71	189	933,900 00	1,464 00	629 02
161,455 93	958,123 77	900,286 59	1,144	5,666,250 00	16,452 00	3,932 07
					$208,796 24	$210,727 65

Abstracts A.

Maryland Fire Insurance Companies.

Abstracts compiled from the Annual Statements of the Fire Insurance Companies of the State of Maryland, Showing their condition December 31, 1890.

ANNUAL STATEMENTS.

Sworn Statement, filed in this Department, of the

AMERICAN CASUALTY INSURANCE AND SECURITY COMPANY OF BALTIMORE, MD.

Commenced business 1890. Capital stock $1,000,000.

WILLIAM E. MIDGLEY, *President.* J. J. JACKSON, *Secretary.*

PRINCIPAL OFFICE, CHAMBER OF COMMERCE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$ 946,952 50	
Loans on collaterals	15,200 00	
Interest due and accrued	3,907 47	
Cash in Company's office and in bank	502,731 55	
Premiums in course of collection	204,691 90	
Bills receivable taken for premiums	725 00	
All other assets as per detailed statement	56,536 66	
Total admitted assets		$1,730,745 08

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$ 61,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 10,000 00	
Re-insurance reserve required by law	159,245 79	
All other liabilities as per detailed statement on file	51,122 00	
Gross liabilities exclusive of capital		$ 220,367 79
Surplus as regards policy-holders		$1,510,377 29
Capital stock		1,000,000 00
Surplus over capital, including assets not admitted in this State		$571,377 29

INCOME DURING YEAR.

Cash premiums received	$ 56,204 33	
Interest on loans and dividends	26,471 29	
Capital stock paid in cash	1,000,000 00	
Surplus fund paid in cash	500,000 00	
Account of re-insurance American Steam Boiler Insurance Company	50,000 00	
Actual cash income		$1,632,675 62

Expenditures during Year.

Amount paid for losses	$13,673 04	
Commissions and brokerage	17,444 04	
Salaries and fees	21,999 88	
Taxes paid	4,189 08	
All other payments and expenses	42,417 58	
Actual cash expenditures		$99,723 62

Stocks and Bonds in Statement.

	Par Value.	Market Value,
U. S. government bonds, 4 per cent. issue	$435,000 00	$530,700 00
Baltimore City stock, 5 per cent, maturing and payable in 1894	15,000 00	16,012 50
Baltimore City stock, 3½ per cent. new consolidated, maturing and payable in 1930	443,500 00	461,240 00
	$893,500 00	$1,007,952 50

Total amount at risk 31st December, 1890 ..... $83,812,963 00

Business in Maryland in 1890.

Risks written in 1890	Accident	$ 727,500 00
	Employers' liability	946,382 00
	Steam boiler	1,048,200 00
	Security bonds	325,150 00
		$3,047,232 00
Premiums received	Accident	$2,853 64
	Employers' liability	6,664 76
	Steam boiler	1,559 85
	Security bonds	1,699 22
		$12,777 47
Losses paid	Accident, Employers' liability, Steam boiler, Security bonds	Nothing.
Losses incurred	Accident, Employers' liability, Steam boiler, Security bonds	Nothing.

Sworn Statement, filed in this Department, of the

AMERICAN FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1859. Capital stock $180,000.

A. Roszel Cathcart, *President.* D. C. Chapman, *Secretary.*

Principal Office, No. 6 South Street.

Summary of Assets, 31st December, 1890.

Real estate	$90,592 35	
Loans on mortgage of real estate	59,078 00	
Stocks and bonds owned by the company—market value	115,600 97	
Interest due and accrued	1,877 82	
Cash in company's office and in bank	4,270 79	
Premiums in course of collection	906 73	
All other assets as per detailed statement	543 65	
Total admitted assets		$272,870 31

Assets not admitted in Maryland.

American Fire Insurance Company's stock	$2,685 00	
Loans on American Fire Insurance Company's stock	1,500 00	
	$4,185 00	

Liabilities.

Losses reported, adjusted and unpaid	$1,500 00	
Re-insurance reserve required by law	17,197 24	
Unpaid dividends to stockholders	362 63	
All other liabilities as per detailed statement on file	97 62	
Gross liabilities, exclusive of capital		$19,157 49
Surplus as regards policy-holders		$253,712 82
Capital stock		$180,000 00
Surplus over capital, including assets not admitted in this State		$77,897 82

Income during Year.

Cash premiums received	$20,602 67	
Interest on mortgages	2,893 66	
Interest on loans and dividends	6,970 71	
From other sources	5,040 67	
Actual cash income		$35,507 11

Expenditures During Year.

Amount paid for losses	$ 7,451 16	
Cash dividends	14,317 37	
Commissions and brokerage	1,634 24	
Salaries and fees	6,227 83	
Taxes paid	3,108 65	
All other payments and expenses	1,411 74	
Actual cash expenditures		$34,150 99

Stocks and Bonds in Statement.

	Par Value.	Market Value,
26 shares stock Merchants National Bank	$ 2,600 00	$ 3,640 00
35 shares stock National Union Bank	2,625 00	2,835 00
64 shares stock Nat. Farmers and Planters Bk.	1,600 00	3,072 00
35 shares stock Nat. Bank of Baltimore	3,500 00	5,040 00
215 shares stock Nat. Mechanics Bank	2,150 00	2,795 00
100 shares stock Citizens Nat. Bank	1,000 00	2,000 00
15 shares stock First Nat. Bank	1,500 00	1,785 00
8 shares stock Farmers and Merchants N. Bk.	320 00	504 00
200 shares stock Nat. Bank of Commerce	3,000 00	3,200 00
30 shares stock German American Bank	3,000 00	3,450 00
25 shares stock Franklin Bank	2,500 00	1,500 00
186 shares stock Baltimore Warehouse Co.	3,720 00	3,720 00
50 shares stock Maryland Life Ins. Co.	1,000 00	1,000 00
537 shares stock American Fire Ins. Co.	2.685 00	2,685 00
$2,000 Cincinnati 7-30 bonds	2,000 00	2,600 00
5,000 City of St. Joseph bonds	5,000 00	5,400 00
3,000 Indianapolis W. Co. bonds	3,000 00	2,940 00
5,000 City of Norfolk Water bonds	5,000 00	6,250 00
7,000 Consolidated Gas Co. bonds	7,000 00	7,910 00
1,000 Equitable Gas L. Co. bonds	1,000 00	1,070 00
5,000 New Orleans Gas L. Co. bonds	5,000 00	5,000 00
1,000 Montgomery L. Co. bonds	1,000 00	1,000 00
10,000 Pittsburgh & Cons. R. R. bonds	10,000 00	11,400 00
5,000 Northern Cent. R. R. bonds	5,000 00	5,800 00
5,000 Balto. & Cum. Valley R. R. bonds	5,000 00	5,250 00
5,000 Ohio & Miss. R. R. bonds, Sprigfld.	5,000 00	5,500 00
5,000 Northern Pacific R. R. bonds	5,000 00	5,700 00
5,000 Ga., Car. & Nor. R. R. bonds	5,000 00	5,100 00
5,000 Atlanta & Charlotte R. R. bonds	5,000 00	6,000 00
3,250 N. Carolina State bonds	3,250 00	3,087 50
1,052.47 State of Maryland bonds	1,052 47	1,052 47
	$104,502 47	$118,285 97

Total amount at risk 31st December, 1890 ..... $4,450,632 00

Business in Maryland in 1890.

Fire risks written in 1890	$2,916,516 00
Premiums received	20,013 00
Losses paid	7,433 66
Losses incurred	6,998 19

Sworn Statement, filed in this Department, of the

ASSOCIATED FIREMENS INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1847. Capital stock $200,000.

JOHN C. BOYD, *President.* WILLIAM SMART, *Secretary.*

PRINCIPAL OFFICE, NO. 4 SOUTH ST., BALTIMORE, MD.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 25,000 00	
Stocks and bonds owned by the company—market value	335,836 67	
Cash in company's office and in bank	6,411 97	
Premiums in course of collection	1,200 44	
Total admitted assets		$368,449 08

LIABILITIES.

Losses reported, adjusted and unpaid	$ 2,670 60	
Re-insurance reserve required by law	19,796 91	
Unpaid dividends to stockholders	25 60	
All other liabilities as per detailed statement on file	787 75	
Gross liabilities, exclusive of capital		$ 23,280 86
Surplus as regards policy-holders		$345,168 22
Capital stock		200,000 00
Surplus over capital		$145,168 22

INCOME DURING YEAR.

Cash premiums received	$27,813 85	
Interest on loans and dividends	17,905 13	
From other sources	333 34	
Actual cash income		$ 46,052 32

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 4,606 08	
Cash dividends	16,067 05	
Commissions and brokerage	2,527 99	
Salaries and fees	5,701 43	
Taxes paid	4,183 99	
All other payments and expenses	1,019 78	
Actual cash expenditures		$34,106 32

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Baltimore City stock, 6 per cent	$72,000 00	$82,080 00
Baltimore City stock, 3½ per cent	42,500 00	43,350 00
Maryland State stock, 6 per cent	2,700 00	2,740 50
Maryland State stock, 5 per cent	10,066 17	10,066 17
Western Maryland R. R. bonds, guaranteed by Baltimore City	7,000 00	8,120 00
Central O. R. R. stock, preferred	5,000 00	5,500 00
Consolidated Gas Co. of Balto. bonds, 6 per ct.	30,000 00	34,200 00
Pittsburgh & Conn. R. R. bonds, 1st mortgage	30,000 00	34,800 00
Baltimore & Cum. Valley R. R. bonds	6,000 00	6,180 00
B. & O. R. R. stock, 2d series, preferred	10,000 00	11,500 00
Ohio & Miss. R. R. bonds, Springfield div.	5,000 00	5,600 00
Cheraw and Darlington R. R. bonds	5,000 00	5,000 00
W. Va. & Central Pittsburgh R. R. bonds	5,000 00	5,500 00
Seaboard & Roanoke R. R. bonds	6,000 00	6,300 00
Raleigh & Gaston R. R. bonds	5,000 00	5,900 00
Norfolk & Carolina R. R. bonds	10,000 00	10,000 00
Wilmington & Weldon R. R. certificates	10,000 00	11,500 00
Atlanta & Charlotte R. R. bonds, 1st mortgage	10,000 00	11,700 00
Georgia, Carolina & Northern R. R. bonds	5,000 00	5,150 00
B. & O. Equip. Association R. R. bonds	5,000 00	5,000 00
Georgia Pacific R. R. bonds, 1st mortgage	8,000 00	8,720 00
Oxford & Clarksville R. R. bonds	7,000 00	7,000 00
Kansas City Inter. Improvement bonds	5,000 00	5,450 00
Safe Deposit & Trust Co. of Baltimore stock	1,500 00	3,000 00
Mercantile Trust & Deposit Co. of Balto. stock	1,000 00	1,480 00
	$303,766 17	$335,836 67

Total amount at risk 31st December, 1890 ..... $5,464,312 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$4,381,835 00
Premiums received	25,674 86
Losses paid	4,577 31
Losses incurred	5,468 56

Sworn Statement, filed in this Department, of the

BALTIMORE EQUITABLE SOCIETY OF BALTIMORE, MD.

Commenced business 1794.

FRANCIS A. CROOK, *Treasurer.* HUGH B. JONES, *Secretary.*

PRINCIPAL OFFICE, S. E COR. EUTAW AND FAYETTE STREETS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 156,290 91	
Loans on mortgage of real estate	278,000 00	
Stocks and bonds owned by the company—market value	1,465,048 00	
Loans on collaterals	30,000 00	
Cash in company's office and in bank	4,830 67	
Total admitted assets		$1,934,169 58

ASSETS NOT ADMITTED IN MARYLAND.

Bills receivable	$4,500 00	

LIABILITIES.

Re-insurance reserve required by law	$ 575,003 12	
All other liabilities as per detailed statement on file	9,500 00	
Gross liabilities		$ 584,503 12
Surplus as regards policy-holders		$1,349,666 46
Surplus, including assets not admitted in this State		$1,354,166 46

INCOME DURING YEAR.

Cash and deposit premiums	$ 48,828 90	
Interest on mortgages	12,719 61	
Interest on loans and dividends	74,774 09	
From other sources	8,374 67	
Actual cash income		$ 144,697 27

EXPENDITURES DURING THE YEAR.

Amount paid for losses	$ 5,582 04	
Salaries and fees	11,935 34	
Taxes paid	9,539 42	
Deposit premiums returned	55,264 25	
All other payments and expenses	1,378 25	
Actual cash expenditures		$ 83,699 30

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
960 shares Bank of Commerce	$14,400 00	$15,360 00
625 shares Farmers and Planters Bank	15,625 00	30,625 00
400 shares Union Bank	30,000 00	32,800 00
300 shares Bank of Baltimore	30,000 00	44,400 00
2700 shares Mechanics Bank	27,000 00	36,450 00
440 shares Western Bank	8,800 00	17,600 00
304 shares Merchants Bank	30,400 00	44,992 00
217 shares Franklin Bank	21,700 00	14,322 00
300 shares Exchange Bank	30,000 00	39.000 00
605 shares Citizens Bank	6,050 00	12,402 50
152 shares Peoples Bank	3,040 00	2,964 00
115 shares Drovers and Mechanics Bank	11,500 00	15,525 00
108 shares Farmers and Merchants Bank	4,320 00	6,804 00
50 shares Augusta Nat. Bank, Va	5,000 00	5,150 00
15 shares Shenandoah Nat. Bank, Va	1,500 00	1,725 00
335 shares Marine Bank	10,050 00	12,395 00
86 shares First Nat. Bank	8,600 00	10,320 00
116 shares National Fire Insurance Co	580 00	580 00
80 shares Baltimore Fire Insurance Co	800 00	1,800 00
330 shares Baltimore & Fred'k Turnpike Co	6,600 00	495 00
140 shares Safe Deposit and Trust Co	14,000 00	31,500 00
200 shares Mercantile Trust and Deposit Co	10,000 00	14'800 00
375 shares Baltimore Warehouse Co	7,500 00	7,500 00
255 shares Merchants & Miners Trans. Co	25,500 00	30,600 00
880 shares B. & O. R. R. Co., 1st preferred	88,000 00	118,800 00
479 shares B. & O. R. R. Co., 2d preferred	47,900 00	55,564 00
29 shares B. & O. R. R. Co., Wash. branch	2,900 00	5,075 00
50 shares South Baltimore Car Co	5,000 00	4,500 00
800 shares N. Y. Cent. & Hudson R. R. R. Co.	80,000 00	80,000 00
10 bonds W. Va. Cent. & Pitts. R. R. Co	10,000 00	10,950 00
31 bonds Northern Central R. R. Co. 6 per ct.	31,000 00	35,340 00
8 bonds Balto. & Cum. Valley R. R. Co	4,000 00	4,000 00
1 bond Consolidated Gas Co., 6 per ct	1,000 00	1,145 00
22 bonds City of Memphis	16,900 00	17,407 00
37 bonds City of Cincinnati	37,000 00	46.990 00
15 bonds State of Tennessee	9,600 00	9,888 00
9 bonds Clarendon Water Co	9,000 00	9,450 00
4 bonds City of Newark, Ohio	2,000 00	2,200 00
12 bonds City of Savannah	12,000 00	12,240 00
5 bonds New'k, Som't & Straits'lle R. R. Co.	5,000 00	5,000 00
U. S. 6 per cent., 1895	20,000 00	21,800 00
U. S. 6 per cent, 1898	30,000 00	33,600 00
U. S. 4 per cent., 1907	50,000 00	57,500 00
State of Maryland, 3-65 per cent	100,000 00	102,000 00
State of Maryland, 3 per cent	4,000 00	3,920 00
State of Maryland, 6 per cent	1,500 00	1,500 00
City 4 per cent., 1904	63,000 00	68,040 00
City 3-25 per cent., 1927	19,300 00	19,300 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value.
City 4 per cent., 1926	$50,000 00	$56,250 00
City 5 per cent., 1894	16,100 00	16,824 50
City 5 per cent., 1916	37,100 00	46,375 00
City 3-65 per cent., 1900	83,600 00	87,780 00
City 3-50 per cent., 1930	55,000 00	55,825 00
City 3-50 per cent., 1928	45,000 00	45,675 00
	$1,258,865 00	$1,465,048 00

Total amount at risk 31st December, 1890 ..... $22,715,197 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$ 2,849,965 00
Premiums received	49,349 58
Losses paid	5,062 77
Losses incurred	5,062 77

Sworn Statement, filed in this Department, of the

BALTIMORE FIRE INSURANCE COMPANY, OF BALTIMORE, MD.

Commenced business 1808—Capital stock, $200,000.

WM. C. PENNINGTON, *President.* M. K. BURCH, *Secretary.*

PRINCIPAL OFFICE, COR. SOUTH AND WATER STS.

SUMMARY OF ASSETS 31ST DECEMBER, 1890

Real estate	$ 60,000 00	
Stocks and bonds owned by the company—market value	503,619 23	
Loans on collaterals	20,000 00	
Cash in company's office and in bank	10,099 39	
Premiums in course of collection	2,998 24	
Total admitted assets		$596,716 86

LIABILITIES.

Losses reported, adjusted and unpaid	$ 4,559 57	
Reinsurance reserve required by law	70,543 40	
Unpaid dividends to stockholders	3,205 21	
All other liabilities as per detailed statement on file	448 00	
Gross liabilities, exclusive of capital		$78,756 18
Surplus as regards policyholders		$517,960 68
Capital stock		200,000 00
Surplus over capital		$317,960 68

Income During Year.

Cash premiums received	$ 56,572 56	
Interest on loans and dividends	27,325 04	
From other sources	1,128 33	
Actual cash income		$85,025 93

Expenditures During Year.

Amount paid for losses	$ 34,796 92	
Cash dividends	30,078 25	
Commissions and brokerage	6,406 35	
Salaries and fees	6,491 71	
Taxes paid	4,368 33	
All other payments and expenses	4,117 19	
Actual cash expenditures		$86,258 75

Stocks and Bonds in Statement.

	Par Value.	Market Value.
National Union Bank, 250 shares	$ 18,750 00	$20,750 00
National Mechanics Bank, 332 shares	3,320 00	4,482 00
National Baltimore Bank, 230 shares	23,000 00	33,810 00
National Farmers and Merch's Bank, 115 shares	4,600 50	6,450 50
National Farmers and Plantrs Bank, 133 shares,	3,325 00	7,245 00
National Merchants Bank, 65 shares,	6,500 00	9,750 00
National Farmers, Annapolis, 140 shares	4,200 00	5,600 00
Bonds Northern Central R. W., gold, (1900)	39,000 00	44,752 50
Bonds Pittsburg and Conn. R. R., 7 per cent.	16,000 00	18,560 00
Bonds Balto. and Ohio R. R., 4 per cent.	3,000 00	2,955 00
Bonds Western Md. R. R., 3d series, guar.	12,000 00	15,240 00
Bonds Consolidated Gas Co., 6 per cent.	20,000 00	22.900 00
Bonds N. Y., Chicago, St. L. R. R., 4 per cent.	8,000 00	7.240 00
Bonds Northern Pacific R. R., 6 per cent.	24,000 00	27,600 00
Bonds Virginia Midland R. R., 3d series	10,000 00	10,800 00
Bonds Virginia Midland R. R., 5th series	35,000 00	35,000 00
Bonds Ohio and Mississippi R. R., 7 per cent.	15,000 00	17,550 00
Bonds Charlotte, Col. and Aug. R. R., 7 per ct.	10,000 00	10,850 00
Bonds South Side R. R., 6 per cent.	10,000 00	10,750 00
Bonds Wilmington and Weldon R. R., 5 per ct.	40,000 00	44,000 00
Bonds Savannah, Florida and W. R. R., 6 per ct.	20,000 00	21,200 00
Bonds Equitable Gas Co., 6 per cent.	20,000 00	21,400 00
Bonds Omaha Gas Co., 6 per cent.	10,000 00	11,000 00
Bonds Consolidation Coal Co., 6 per cent.	15,000 00	15,900 00
Bonds Virginia and Tennessee R. R., 5 per ct.	5,000 00	5,125 00
Bonds East Tenn., Va and Geo. R. R., 5 per ct.	10,000 00	10,100 00
Bonds Sioux City Ter. R.R. & Whf. Co., 6 per ct.	5.000 00	5,000 00
Stock Safe Deposit and Trust Co., 50 shares	5,000 00	10,000 00
Stock State of Maryland (1889), 5 per cent.	5,054 97	5,054 97
Stock State of Maryland (1889), 5 per cent	1,608 50	1,608 50

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value.
Stock State of Maryland (1889), 6 per cent....	$17,976 09	$18,245 76
Stock State of Maryland, 8 per cent.....	9,000 00	8,640 00
Stock City of Baltimore, 3½ per cent.....	4,000 00	3,960 00
Lombard Mortgage Loan.....	10,100 00	10,100 00
	$443,434 56	$503,619 23

Total amount at risk 31st December, 1890.....$ 9,785,685 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$6,784,747 00
Premiums received.....	48,558 67
Losses paid.....	23,216 78
Losses incurred.....	27,776 35

Sworn Statement, filed in this Department, of the

FIREMENS INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1826. Capital Stock, $378,000.

JAMES M. ANDERSON, *President.* F. E. S. WOLFE, *Secretary.*

PRINCIPAL OFFICE, COR. SOUTH & SECOND STS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 146,875 00	
Stocks and bonds owned by the company—market value.....	443,606 04	
Interest due and accrued.....	2,722 40	
Cash in company's office and in bank.....	20,604 59	
Premiums in course of collection.....	11,247 49	
All other assets as per detailed statement...	940 60	
Total admitted assets.....		$625,996 12

ASSETS NOT ADMITTED IN MARYLAND.

Office furniture and fixtures.....	$2,787 52	

LIABILITIES.

Losses reported, adjusted and unpaid.....$	16,777 77	
Re-insurance reserve required by law.....	112,978 16	
Unpaid dividends to stockholders.....	1,043 28	
All other liabilities as per detailed statement on file.....	3,415 22	
Gross liabilities, exclusive of capital...		$ 134,214 43
Surplus as regards policy-holders.....		$ 491,781 69
Capital stock.....		378,000 00
Surplus over capital, including assets not admitted in this State.....		$ 116,569 21

Income During Year.

Cash premiums received	$ 169,406 81	
Interest on loans and dividends	19,595 29	
From other sources	7,865 48	
Actual cash income		$ 196,867 58

Expenditures During Year.

Amount paid for losses	$ 106,842 00	
Cash dividends	22,300 92	
Commissions and brokerage	34,873 87	
Salaries and fees	8,670 83	
Taxes paid	10,640 01	
All other payments and expenses	6,019 63	
Actual cash expenditures		$189,347 26

Stocks and Bonds in Statement.

	Par Value.	Market Value.
State of Maryland—		
Coupon bonds, 3 per cent	$ 4,000 00	$ 4,000 00
State of Virginia—		
Bonds, 3 per cent	16,000 00	10,720 00
Deferred, 6 per cent	21,556 00	1,940 04
State of Tennessee—		
Bonds, 3 per cent	34,000 00	23,800 00
City of Baltimore—		
Harford Run sewer loan, 1904, 4 per cent	45,600 00	51,984 00
Harford Run loan, 1920, 4 per cent	26,700 00	30,438 00
Western Maryland R.R. loan, 1925, 4 p. c.	20,100 00	22,914 00
Water loan, 1894, 5 per cent	12,200 00	12,810 00
Park Improv't loan, 1895, 6 per cent	24,800 00	27,652 00
Bank Stock—		
310 shares Com'l and Farmers Nat. Bank	31,000 00	40,455 00
132 shares Nat'l Bank of Baltimore	13,200 00	19,552 50
50 shares Farmers and Mer. Nat'l Bank	2,000 00	3,150 00
5 shares Franklin Bank	500 00	480 00
58 shares Merchants National Bank	5,800 00	8,584 00
808 shares National Mechanics Bank	8,080 00	11,110 00
200 shares Nat'l Farmers and Plan's Bank	5,000 00	9,900 00
55 shares Peoples Bank	1,100 00	1,045 00
50 shares Baltimore Fire Insurance Co	500 00	1,125 00
200 shares Howard Fire Insurance Co	1,000 00	1,200 00
238 shares German Fire Insurance Co	2,380 00	4,284 00
100 shares Associated Firemens Ins. Co	500 00	600 00
Miscellaneous Bonds—		
Balto. and Ohio South-Western R.R. bonds 1931, 4½ per cent	10,000 00	9,900 00
Illinois Central Railway bonds, 1951, 3½ per cent	10,000 00	10,200 00

STOCKS AND BONDS IN STATEMENT—Continued.

Miscellaneous Bonds—	Par Value.	Market Value.
Chesapeake Gas Co. bonds, 1900, 6 p. ct...	$10,000 00	$10,550 00
Columbia and Greenville Railroad bonds, 1916, 6 per cent.....	10,000 00	10,650 00
Georgia Car and Nor. R.R., bonds 1929, 5 per cent.....	10,000 00	10,350 00
Northern Central Railway, bonds, 1900, 6 per cent.....	5,000 00	5,750 00
Western North Carolina R.R. bonds, 6 per cent.....	5,000 00	5,000 00
Ohio and Miss. (Springfield Division) R. R. bonds, 7 per cent.....	5,000 00	5,625 00
Pittsburg and Connellsville R.R. bonds, 7 per cent.....	5,000 00	5,737 50
Columbus and Cincinnati Midland R. R. bonds, 4½ per cent.....	5,000 00	4,775 00
Balto. and Ohio R.R. Car Trust bonds, 4½ per cent.....	10,000 00	10,000 00
Balto. and Ohio Equipment bonds, 5 p. c..	10,000 00	10,000 00
325 shares Baltimore City Passenger Railway stock.....	8,125 00	26,325 00
Frederick County, Md., bonds, 4 per cent..	20,000 00	20,500 00
50 shares Georges Creek Coal and Iron Co. stock.....	5,000 00	5,750 00
100 shares Consolidated Gas Co. stock.....	10,000 00	4,550 00
Certificate Corn and Flour Exchange.....	500 00	200 00
	$414,641	$443,606 04

Total amount at risk 31st December, 1890.....$25,359,378 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$9,250,411 18
Premiums received.....	46,473 72
Losses paid.....	38,536 29
Losses incurred.....	43,552 13

Sworn Statement, filed in this Department, of the

GERMAN FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1865. Capital Stock $500,000.

FRED'K WEHR, *President.* CHARLES H. KOPPELMAN, *Secretary.*

PRINCIPAL OFFICE, No. 1 N. HOLLIDAY STREET.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 83,348 47	
Loans on mortgage of real estate	238,562 10	
Stocks and bonds owned by the company—market value	659,017 00	
Loans on collaterals	13,500 00	
Cash in company's office and in bank	6,978 49	
Bills receivable taken for premiums	102 00	
Total admitted assets		$1,001,508 06

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$ 25,000 00	
Liabilities in said States	4,617 86	
Surplus over said liabilities	$ 20,382 14	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 5,652 00	
Re-insurance reserve required by law	109,293 56	
Gross liabilities, exclusive of capital		$114,945 56
Surplus as regards policyholders		$886,562 50
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$406,944 64

INCOME DURING YEAR

Cash premiums received	$ 123,486 50	
Interest on loans and dividends	44,378 77	
From other sources	7,097 10	
Actual cash income		$174,962 37

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 41,351 06	
Cash dividends	50,000 00	
Commissions and brokerage	12,884 17	
Salaries and fees	10,780 68	
Taxes paid	6,764 45	
All other payments and expenses	5,828 03	
Actual cash expenditures		$127,608 39

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
360 shares German American Bank of Balto.	$ 36,000 00	$41,400 00
150 shares Far. and Merc. Nat'l Bank of Balto.	6,000 00	7,950 00
175 shares Mer. National Bank of Balto	17,500 00	22,925 00
171 shares First National Bank of Baltimore	17 100 00	20,862 00
83 shares Third National Bank of Baltimore.	8,300 00	8,798 00
104 shares Com and Far. Bank of Baltimore	10,400 00	12,792 00
111 shares National Union Bank of Baltimore.	8,325 00	8,880 00
647 shares National Mechanics Bank of Balto.	6,470 00	7,764 00
373 shares Far. and Plant. Nat'l Bank of Balto.	9,325 00	16,039 00
107 shares National Bank of Baltimore	10,700 00	14,659 00
690 shares Western National Bank of Balto	13,800 00	21,390 00
49 shares Citizens National Bank of Balto	3,490 00	6,6310 03
67 shares National Exchange Bank of Balto	6,700 00	8,107 00
150 shares National Marine Bank of Baltimore.	4,500 00	5,100 00
790 shares German Bank of Baltimore	79,000 00	79,000 00
Wil.Col. & Aug.1st mtge. R.R. bds. 6 per ct. 1910	11,000 00	12,540 00
Northern Cen. R.W. cons. bonds, 4½ per ct. 1925	7,000 00	7,280 00
Wil. and Weldon R. R. bonds, 5 per ct., 1935	10,000 00	10,600 00
Ohio and Miss. R. R. bonds, 7 per cent., 1905—Springfield div	20,000 00	21,000 00
Ohio and Miss. R. R. cons. mtge. bonds, 2d, 7 per cent., 1911	15,000 00	17,100 00
Va. Midland R. R. bonds, 2d, 6 per ct., 1911	10,000 00	11,500 00
Va. Midland R. R. bonds, 5th ser., 5 per ct., 1926.	10,000 00	9,700 00
West Shore R. R. bonds, 4 per cent., 2361	20,000 00	20,200 00
Petersb'g R. R. bonds, class "A," 5 per ct., 1926.	11,000 00	11,770 00
Petersb'g R. R. bonds, class "B," 6 per ct., 1926.	3,000 00	3,180 00
Atlanta and Charlotte Air Line R. W. bonds, 7 per cent., 1907	5,000 00	5,950 00
Balto. and Harrisburg R R. bds., 5 per ct., 1936.	5,000 00	5,200 00
Richmond & Petersb'g R.R. bds., 5 per ct., 1915.	5,000 00	6,000 00
Char., Col. & Aug. 1st R. R. bds., 6 per ct., 1933.	5,000 00	5,250 00
W.Va.Central & Pittsb'g R.R.bds.,6 per ct.,1911.	25,000 00	27,000 00
Piedmont & Cumb. R. R. bonds, 5 per ct., 1911.	10,000 00	10,600 00
Savan.,Amer.& Mont.1st R.R. bds.,6 per ct.,1919.	10,000 00	9,750 00
Balto. City stock,W. Md. R.R. loan, 6 p. ct.,1902.	21,000 00	25,200 00
North Carolina State bonds, 6 per cent., 1919	10,000 00	11,800 00
Norfolk City water bonds, 8 per cent., 1901	3,000 00	3,750 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value.
Maryland State bonds, 6 per cent., 1890.	$ 2,000 00	$2,000 00
Cincinnati City bonds, 4 per cent, 1905..... .	5,000 00	5,100 00
Richmond (Va.) City bonds, 4 per cent., 1920.	25,000 00	25,750 00
Portsmouth (Va.) City bds., 5 per ct., 1910-1920.	10,000 00	10,000 00
San Ant (Tex.)City bds., gold, 5 p. ct. 1919-1929.	10,000 00	10,200 00
W. Knoxville (Tenn.) City bonds, 6 p. ct., 1919.	3,000 00	3,300 00
Asheville (N. C.) City bonds, 6 p. ct., 1918.....	10,000 00	10,400 00
Jefferson Co.(Ala.)Court House bds.,6 p. ct.,1919.	15,000 00	17,250 00
Winchester (Va.) City bonds 5 per cent. 1920..	5,000 00	5,100 00
Ft. Worth (Texas) City bonds, 5 per ct., 1920..	5,000 00	5,150 00
Charlotte (N. C.) City bonds, 5 per cent., 1920..	10,000 00	10,500 00
Winston (N. C.) City bonds, 5 per cent., 1910...	10,000 00	10,200 00
Consolidated Gas bonds, 6 per cent., 1910.....	15,000 00	16,050 00
Cent. Pass. R.W. Co. bonds, 6 per cent., 1912..	10,000 00	10,800 00
300 shares Balto. City Pass. R.W. Co. stock..	7,500 00	19,500 00
14 shares Mer. and Mech. Perm. Bldg. & Loan Co	3,500 00	3,150 00
100 shares Maryland Life Ins. Co. of Baltimore.	2,000 00	2,500 00
	$601,610 00	$684,017 00

Total amount at risk 31st December, 1890..... $29,551,095 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$20,256,603 00
Premiums received.....	118,346 18
Losses paid.....	38,472 65
Losses incurred.....	41,869 17

Sworn Statement, filed in this Department, of the

GERMAN-AMERICAN FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business, 1880. Capital stock, $200,000.

MARTIN KESMODEL, *President.* HENRY VEES, *Secretary.*

PRINCIPAL OFFICE, S. E. COR. BALTIMORE STREET AND P. O. AVENUE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 54,050 00	
Loans on mortgage of real estate	75,670 00	
Stocks and bonds owned by the company—market value	158,403 20	
Loans on collaterals	2,180 75	
Interest due and accrued	4,991 67	
Cash in company's office and in bank	6,727 77	
Premiums in course of collection	2,526 48	
Total admitted assets		$304,549 87

LIABILITIES.

Losses reported, adjusted and unpaid	$ 1,134 00	
Re-insurance reserve required by law	26,786 29	
Unpaid dividends to stockholders	525 50	
Gross liabilities, exclusive of capital		$ 28,445 79
Surplus as regards policy-holders		$276,104 08
Capital stock		200,000 00
Surplus over capital		$ 76,104 08

INCOME DURING YEAR.

Cash premiums received	$ 33,114 87	
Interest on mortgages, loans and dividends	11,950 87	
From other sources	4,361 70	
Actual cash income		$ 49,427 44

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 16,985 97	
Cash dividends	11,852 25	
Commissions and brokerage	3,569 37	
Salaries and fees	4,303 87	
Taxes paid	2,725 82	
All other payments and expenses	3,039 54	
Actual cash expenditures		$ 42,476 82

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Pittsburgh & Connellsville R. R. 1st, 7 per ct..	$ 15,000 00	$ 16,800 00
Wilmington, Col. & Augusta, R. R., 6 per ct...	10,000 00	11,500 00
Northern Central R. R., 2d, 5 per cent.....	6,000 00	6,420 00
Consolidated Gas bonds, 6 per cent..	5,000 00	5,450 00
Maryland State loan, 1890, 6 per cent.....	5,000 00	5,000 00
Baltimore City Water loan, 1894, 5 per cent....	5,000 00	5,250 00
Baltimore & Ohio 2d preferred stock, 6 per ct..	8,800 00	9,847 00
Atlanta & Charlotte R. R. bonds, 7 per cent...	7,000 00	8,190 00
Columbia & Greenville R. R. bonds, 6 per cent.	2,000 00	2,100 00
300 shares Nat. Farmers & Planters Bank.....	7,500 00	13,800 00
100 shares Nat. Exchange Bank.....	10,000 00	12,400 00
225 shares Farmers & Merchants Bank.....	9,000 00	12,937 50
75 shares Merchants National Bank.....	7,500 00	9,750 00
78 shares Drovers and Mechanics Bank.....	7,800 00	9,438 00
75 shares Howard Bank.....	750 00	750 00
25 shares First National Bank.....	2,500 00	2,950 00
22 shares Third National Bank.....	2,200 00	2,365 00
37 shares German Bank	3,700 00	3,700 00
50 shares National Mechanics Bank.....	500 00	587 50
81 shares People's Bank.....	1,620 00	1,539 00
192 shares Western Bank.....	3,840 00	6,960 00
20 shares Bank of Baltimore.....	2,000 00	2,850 00
50 shares Commercial and Farmers Bank.....	5,000 00	6,475 00
84 shares German Fire Ins. Co. of Baltimore..	840 00	1 344 00
	$128,550 00	$158,403 20

Total amount at risk 31st December, 1890..... $7,515,327 86

BUSINESS IN MARYLAND IN 1890.

Fire Risks written in 1890.....	$4,717,563 86
Premiums received.....	26,164 18
Losses paid.....	5,928 16
Losses incurred.....	5,932 16

Sworn Statement, filed in this Department, of the

HOME FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1867. Capital stock, $100,000.

G. HARLAN WILLIAMS, *President.* W. R. FLUHARTY, *Secretary.*

PRINCIPAL OFFICE, No. 10 SOUTH STREET.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real Estate	$ 1,000 00	
Stocks and bonds owned by the company—market value	203,651 25	
Loans on collaterals	5,000 00	
Interest due and accrued	22 92	
Cash in company's office and in bank	2,179 47	
Premiums in course of collection	1,067 63	
All other assets as per detailed statement	30 00	
Total admitted assets		$212,951 27

LIABILITIES.

Re-insurance reserve required by law	$ 24,865 87	
Unpaid dividends to stockholders	316 00	
All other liabilities as per detailed statement on file	225 00	
Gross liabilities, exclusive of capital		$25,406 87
Surplus as regards policy-holders		$187,544 40
Capital stock		100,000 00
Surplus over capital		$ 87,544 40

INCOME DURING YEAR.

Cash premiums received	$ 28,006 84	
Interest on loans and dividends	9,589 97	
Actual cash income		$37,596 81

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 3,049 23	
Cash dividends	9,907 50	
Commissions and brokerage	2,781 27	
Salaries and fees	6,750 00	
Taxes paid	1,206 91	
All other payments and expenses	1,905 04	
Actual cash expenditures		$25,599 95

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Baltimore City stock, 5 per cent., 1916.....	$ 25,000 00	$ 31,000 00
Safe Deposit and Trust Co. of Balto. stock..	3,000 00	6,000 00
Maryland Life Ins. Co. of Balto. stock.....	3,400 00	3,740 00
Consolidated Gas Co. of Balto. bonds.....	6,000 00	6,000 00
Western Maryland R. R. bonds.....	5,000 00	6,000 00
New Orleans Gaslight Co. bonds.....	6,000 00	6,150 00
City of St. Joseph, Mo., bonds.....	15,000 00	16,800 00
Savannah & Western R. R. bonds.....	12,000 00	10,200 00
B. & O. Southwestern R. R. bonds.....	6,000 00	6,000 00
Virginia Midland R. R. bonds.....	15,000 00	14,850 00
Georgia Pacific R. R. bonds.....	10,000 00	10,600 00
Philadelphia & Reading R. R. bonds.....	13,000 00	10,301 25
National Bank of Commerce stock.....	3,000 00	3,100 00
Com. & Farmers Nat. Bank stock.....	5,000 00	6,600 00
Nat. Farmers & Planters Bank stock.....	8,650 00	16,608 00
First Nat. Bank stock.....	5,000 00	6,000 00
Nat. Bank of Baltimore stock.....	11,600 00	16,820 00
Western Nat. Bank stock.....	4,460 00	8,474 00
Drovers and Mechanics Nat. Bank stock....	2,600 00	3,328 00
Citizens National Bank stock.....	2,500 00	5,000 00
Farmers & Mechanics Nat. Bank stock.....	6,400 00	10,080 00
	$168,610 00	$203,651 25

Total amount at risk 31st December, 1890..... $5,826,653 00

Business in Maryland in 1890.

Fire risks written in 1890.....	$3,787,736 00
Premiums received.....	24,210 95
Losses paid.....	3,023 15
Losses incurred.....	1,672 79

Sworn Statement, filed in this Department, of the

HOWARD FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1856. Capital stock $185,000.

WILLIAM ORTWINE, *President.* J. H. KATZENBERGER, *Secretary.*

PRINCIPAL OFFICE, CORNER SOUTH AND WATER STREETS.

SUMMARY OF ASSETS 31st DECEMBER, 1890.

Real estate	$ 73,162 50	
Loans on mortgage of real estate	53,951 36	
Stocks and bonds owned by the company—market value	137,868 00	
Loans on collaterals	2,000 00	
Interest due and accrued	1,752 77	
Cash in company's office and in bank	6,514 78	
All other assets as per detailed statement	853 37	
Total admitted assets		$276,102 78

ASSETS NOT ADMITTED IN MARYLAND.

Loans on Howard Fire Insurance Co. stock	$ 600 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 4,759 00	
Re-insurance reserve required by law	23,792 18	
Unpaid dividends to stockholders	2,818 30	
Gross liabilities, exclusive of capital		$31,369 48
Surplus as regards policyholders		$244,733 30
Capital stock		185,000 00
Surplus over capital, including assets not admitted in this State		$60,333 30

INCOME DURING YEAR.

Cash premiums received	$ 27,442 14	
Interest on mortgages and dividends	12,297 62	
From other sources	3,279 63	
Actual cash income		$43,019 39

Expenditures During Year.

Amount paid for losses	$ 12,175 09	
Cash dividends	14,222 80	
Commissions and brokerage	2,241 08	
Salaries and Fees	5,300 00	
Taxes paid	3,440 43	
All other payments and expenses	2,612 66	
Actual cash expenditures		$39,992 06

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Baltimore City stock	$ 5,200 00	$ 5,408 00
State of Maryland bonds	2,000 00	2,040 00
United States 4 per cent bonds	5,000 00	6,000 00
Western Maryland R. R. bonds	5,000 00	6,000 00
Baltimore and Ohio R. R. bonds	5,000 00	5,050 00
Pittsburgh and Connellsville R. R. bonds	5,000 00	5,750 00
Northern Central R. R. bonds, 6s	10,000 00	11,600 00
Union R. R. bonds	10,000 00	10,800 00
Northern Central R. R. bonds, 5s	5,000 00	5,500 00
Virginia Midland R. R. bonds, 5s	5,000 00	5,000 00
Georgia, Carolina and Northern R. R. bonds.	5,000 00	5,150 00
Western North Carolina R. R. bonds	5,000 00	5,000 00
Louisvile (Ky.) City bonds, 7 per cent	5,000 00	6,200 00
Louisville (Ky.) Water bonds, 6 per cent	5,000 00	6,000 00
Consolidated Gas Co. bonds	10,000 00	11,500 00
National Howard Bank stock	500 00	550 00
National Mechanics Bank stock	6,250 00	8,750 00
Western National Bank stock	2,000 00	3,900 00
National Bank of Commerce stock	3,000 00	3,300 00
N. Y. Central and Hudson River R. R. stock	10,000 00	10,300 00
Northern Central R. R. stock	10,500 00	14,070 00
	$119,450 00	$137,868 00

Total Amount at risk 31st December, 1890 ..... $6,536,813 00

Business in Maryland in 1890.

Fire risks written in 1890	$4,276,142 00
Premiums received	24,520 65
Losses paid	10,848 42
Losses incurred	12,234 00

Sworn Statement filed in this Department, of the

MARYLAND FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1858. Capital stock $100,000.

WILLIAM R. BARRY, *President.* JOHN M. BECK, *Secretary*

PRINCIPAL OFFICE, CORNER SECOND STREET AND POST OFFICE AVENUE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 85,000 00	
Loans on mortgage of real estate	8,500 00	
Stocks and bonds owned by the company—market value	45,792 00	
Loans on collaterals	5,000 00	
Interest due and accrued	9 44	
Cash in company's office and in bank	4,711 75	
Premiums in course of collection	1,153 83	
All other assets as per detailed statement	578 34	
Total admitted assets		$150,745 36

LIABILITIES.

Losses reported, adjusted and unpaid	$ 2,500 00	
Re-insurance reserve required by law	11,096 59	
Unpaid dividends to stockholders	124 20	
All other liabilities as per detailed statement on file	129 96	
Gross liabilities, exclusive of capital		$13,850 75
Surplus as regards policyholders		$136,984 61
Capital stock		100,000 00
Surplus over capital		$36,894 61

INCOME DURING YEAR.

Cash premiums received	$ 16,461 11	
Interest on mortgages	425 00	
Interest on loans and dividends	2,602 26	
From other sources	4,281 72	
Actual cash income		$23,770 09

Expenditures During Year.

Amount paid for losses	$ 2,600 96	
Cash dividends	6,010 50	
Commissions and brokerage	1,839 05	
Salaries and fees	5,008 00	
Taxes paid	1,725 22	
All other payments and expenses	2,864 14	
Actual cash expenditures		$20,047 87

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Northern Cent. R. W. gold bonds, 6 per cent.	$10,000 00	$11,400 00
Consolidated Gas Co. of Balto. City bonds, 6 per cent	10,000 00	11,450 00
State of North Carolina bonds, 6 per cent	5,000 00	6,000 00
Georgia Pacific Railway Co. bonds, 6 per ct.	5,000 00	5,450 00
Baltimore City 5 per cent. stock of 1894	8,000 00	8,320 00
28 shares National Farmers & Planters Bank, of Baltimore stock	700 00	1,372 00
8 shares Merchants & Mechanics Permanent Building and Loan Co., of Balto. stock	2,000 00	1,800 00
	$40,700 00	$45,792 00

Total amount at risk 31st December, 1890 ..... $3,034,397 00

Business in Maryland in 1890.

Fire risks written in 1890	$ 2,219,367 00
Premiums received	14,021 12
Losses paid	2,600 76
Losses incurred	5,100 96

Sworn Statement, filed in this Department, of the

MARYLAND TITLE INSURANCE AND TRUST COMPANY OF BALTIMORE, MD.

Commenced business 1884. Capital Stock, $200,000.

ELISHA H. PERKINS, *President.* JACOB I. COHEN, *Secretary.*

PRINCIPAL OFFICE, No. 34 SOUTH ST.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate	$ 7,200 00	
Stocks and bonds owned by the company—market value	74,162 50	
Loans on collaterals	8,500 00	
Interest due and accrued	55 32	
Cash in company's office and in bank	13,522 63	
Bills receivable taken for premiums	750 00	
Company's plant	107,368 13	
All other assets as per detailed statement	1,492 60	
Total admitted assets		$213,051 18

LIABILITIES.

All other liabilities as per detailed statement on file	$ 267 10	
Gross liabilities, exclusive of capital		$ 267 10
Surplus as regards policy holders		$212,784 08
Capital stock		200,000 00
Surplus over capital		$ 12,784 08

INCOME DURING YEAR.

Cash premiums received	$ 9,960 42	
Interest on mortgages	37 05	
Interest on loans and dividends	2,479 75	
Increased capital	100,000 00	
From other sources	5,916 88	
Actual cash income from March 1st to December 31, 1890		$118,394 10

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 344 00	
Salaries and fees	7,269 68	
Taxes paid	493 10	
All other payments and expenses	7,267 30	
Actual cash expenditures from March 1st to December 31st, 1890		$ 15,374 08

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Baltimore city, 3½ per cent., stock	$25,000 00	$25,500 00
Pitts. & Conn. R. R., 1st mortgage, 7 per cent.	10,000 00	11,150 00
Ohio & Miss. R. R., S. F. mort., 7 per cent.	10,000 00	11,050 00
Georgia, Car. & North. R. R., 1st, 5 per cent.	5,000 00	5,050 00
B. & O. Southwestern R. R., 4½ per cent.	5,000 00	4,687 50
West Va. Cen. R.R., 1st mort., 6 per cent.	5,000 00	5,350 00
Georgia Pacific R. R., 1st mort., 6 per cent.	5,000 00	5,300 00
Cape Fear & Yad. Val. R.R., series C, 6 per ct.	5,000 00	5,000 00
Wilmington & Weldon R.R., 5 per cent.	1,000 00	1,075 00
	$71,000 00	$74,162 50

Sworn Statement, filed in this Department, of the

NATIONAL FIRE INSURANCE COMPANY, OF BALTO., MD.

Commenced business 1850. Capital stock $100,000.

WILLIAM C. JENNESS, *President.* GEORGE E. TAYLOR, *Secretary.*

PRINCIPAL OFFICE, N. W. COR. SECOND AND HOLLIDAY STS.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate	$ 55,000 00	
Stocks and bonds owned by the company—market value	82,615 00	
Interest due and accrued	1,863 62	
Cash in company's office and in bank	6,367 67	
Premiums in course of collection	649 65	
All other assets as per detailed statement	1,207 66	
Total admitted assets		$147,703 60

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$ 10,000 00	
Liabilities in said States	4,248 94	
Surplus over said liabilities	$5,751 06	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 1,600 00	
Re-insurance reserve required by law	7,716 71	
Unpaid dividends to stockholders	150 32	
Gross liabilities, exclusive of capital		$ 9,467 03
Surplus as regards policy-holders		$138,236 57
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this State		$ 43,987 63

Income During Year.

Cash premiums received	$ 20,360 41	
Interest on loans and dividends	3,888 17	
From other sources	2,137 30	
Actual cash income		$ 26,385 88

Expenditures During Year.

Amount paid for losses	$ 5,492 24	
Cash dividends	4,914 22	
Commissions and brokerage	2,365 53	
Salaries and fees	2,880 00	
Taxes paid	2,234 74	
All other payments and expenses	1,170 35	
Actual cash expenditures		$ 19,057 08

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Western Maryland R. R. bonds, 3d mortgage guaranteed by the City of Baltimore, 1900	$ 10,000 00	$ 11,600 00
State of Maryland, 6 per cent. stock	9,700 00	9,700 00
State of Maryland 3-65 per cent. bonds	2,500 00	2,650 00
State of Maryland ex. loan	4,000 00	4,060 00
State of North Carolina 6 per cent. bonds	4,000 00	4,960 00
Western N. Carolina R. R. bonds	5,000 00	5,000 00
City of Richmond 4 per cent. bonds	10,000 00	10,000 00
City of Lynchburg 5 per cent. bonds	10,000 00	10,200 00
B. & O. Southwestern R. R. bonds	24,000 00	22,860 00
First National Bank stock	4,000 00	4,800 00
Third National Bank stock	2,000 00	2,160 00
National Bank of Baltimore stock	500 00	725 00
National Mechanics Bank stock	3,000 00	3,900 00
	$88,700 00	$92,615 00

Total amount at risk 31st December, 1890 ..... $3,284,017 00

Business in Maryland in 1890.

Fire risks written in 1890	$ 2,402,098 00
Premiums received	14,251 22
Losses paid	2,640 63
Losses incurred	4,118 82

Sworn Statement, filed in this Department, of the

OLD TOWN FIRE INSURANCE CO. OF BALTIMORE, MD.

Commenced business 1885. Capital stock, $100,000.

HENRY WILCOX, *President.* CHAS. W. HATTER, *Secretary.*

PRINCIPAL OFFICE, NO. 356 NORTH GAY STREET.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 15,900 00	
Loans on mortgage of real estate	91,626 40	
Stocks and bonds owned by the company—market value	11,020 00	
Loans on collaterals	5,500 00	
Interest due and accrued	1,649 69	
Cash in company's office and in bank	629 28	
Premiums in course of collection	293 80	
All other assets as per detailed statement	296 67	
Total admitted assets		$126,915 84

LIABILITIES.

Losses reported, adjusted and unpaid	$ 1,900 00	
Re-insurance reserve required by law	6,333 76	
Unpaid dividends to stockholders	500 00	
Gross liabilities, exclusive of capital		$ 8,733 76
Surplus as regards policy-holders		$118,182 08
Capital stock		$100,000 00
Surplus over capital		$ 18,182 08

INCOME DURING YEAR.

Cash premiums received	$ 7,562 07	
Interest on mortgages	4,935 03	
Interest on loans and dividends	416 18	
From other sources	791 57	
Actual cash income		$ 13,704 85

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 2,103 55	
Cash dividends	4,500 00	
Commissions and brokerage	457 08	
Salaries and fees	2,132 50	
Taxes paid	1,542 41	
All other payments and expenses	1,048 27	
Actual cash expenditures		$ 11,783,81

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Baltimore City, 1930, 3½ per cent. stock.....	$ 4,000 00	$ 4,000 00
Chesapeake Gas bonds.....	2,000 00	2,020 00
Railroad Equipment bonds.....	5,000 00	5,000 00
	$11,000 00	$11,020 00

Total amount at risk 31st December, 1890.....$2,337,468 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$1,780,894 00
Premiums received.....	8,304 06
Losses paid.....	2,103 55
Losses incurred.....	4,003 55

Sworn Statement, filed in this Department, of the

PEABODY FIRE INSURANCE CO. OF BALTIMORE, MD.

Commenced business 1862. Capital Stock, $127,500.

THOMAS I. CAREY, *President.* RICHARD B. POST, *Secretary.*

PRINCIPAL OFFICE, No. 415 SECOND STREET.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 35,228 44	
Stocks and bonds owned by the company.—market value.....	420,665 00	
Interest due and accrued.....	9,449 82	
Cash in company's office and in bank.....	6,123 92	
Premiums in course of collection.....	1,634 30	
All other assets as per detailed Statement....	277 50	
Total admitted assets.....		$473,378 98

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 1,480 50	
Re-insurance reserve required by law.....	30,051 02	
Gross liabilities, exclusive of capital..		$ 31,531 52
Surplus as regards policy holders.....		$441,847 46
Capital stock.....		127,500 00
Surplus over capital.....		$314,347 46

INCOME DURING YEAR.

Cash premiums received.....	$ 27,419 16	
Interest on loans and dividends.....	23,705 82	
From other sources.....	906 43	
Actual cash income.....		$ 52,031 41

Expenditures During Year.

Amount paid for losses	$ 7,028 99	
Cash dividends	13,403 63	
Commissions and brokerage	2,965 90	
Salaries and fees	7,300 00	
Taxes paid	3,332 90	
Actual cash expenditures		$ 34,031 42

Stocks and Bonds in Statement.

	Par Value.	Market Value.
St. Paul, Min. & Manitoba R.R. bonds	$ 9,000 00	$ 9,880 00
Pittsburg & Connellsville, 1st mort. do	40,000 00	45,600 00
Indianapolis City bonds	4,500 00	4,900 00
Baltimore & Ohio 2d preferred stock	25,000 00	27,500 00
Maryland Treasury Relief bonds	10,000 00	10,300 00
Northern Central Gold bonds, consols	30,000 00	34,500 00
Consolidated Gas bonds	25,000 00	26,500 00
North Pacific 1st mort. RR. bonds	29,000 00	31,500 00
Cleveland, Col. & Cin. & Ind. R.R. bonds	10,000 00	12,000 00
Balto. & Ohio Car Trust bonds	10,000 00	10,000 00
Georgia Pacific 1st mort. R.R. bonds	12,000 00	13,289 00
Wisconsin Central R.R. bonds	15,000 00	14,841 00
Western Union Telegraph bonds	13,000 00	13,296 00
Balto. & Ohio Southwestern bonds	19,000 00	19,000 00
Geor., Carolina & Northern R.R. bonds	12,000 00	12,270 00
Sioux City Terminal bonds	12,000 00	12,266 00
Baltimore City Stock	900 00	7,194 00
Baltimore City Stock—water bonds	5,000 00	
Virginia Midland, 5th series, R.R. bonds	43,000 00	41,710 00
Texas Pacific, (non com.) R.R. bonds	6,000 00	2,460 00
Phila., Wilmington & Balto. R.R. bonds	18,000 00	19,800 00
Norfolk & Carolina 1st mort. R.R. bonds	5,000 00	5,275 00
Wash. City and Pt. Lookout R.R. bonds	6,000 00	6,375 00
National Water Supply Co's bonds	15,000 00	15,293 00
Union Pacific, Denver & Gulf R.R. bonds	5,000 00	4,246 00
Railroad Equipment Co's bonds	9,500 00	9,613 00
Texas Pacific 1st mort. bonds	6,000 00	5,580 00
North Pacific 5 per cent. consols	6,000 00	5,477 00
	$400,900 00	$420,665 00

Total amount at risk 31st December, 1890 ..... $6,904,561 00

Business in Maryland in 1890.

Fire risks written in 1890	$3,935,317 00
Premiums received	23,907 78
Losses paid	5,961 99
Losses incurred	5,961 99

Sworn Statement, filed in this Department, of the

POTOMAC FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1867. Capital stock $100,205.

ISAAC W. JEWETT, *President.* EDWARD A. SCHOBBAN, *Secretary.*

PRINCIPAL OFFICE, NO. 15 POST OFFICE AVENUE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 42,600 00	
Loans on mortgage of real estate	5,966 67	
Stocks and bonds owned by the company—market value	105,105 00	
Loans on collaterals	5,350 00	
Interest due and accrued	1,150 00	
Cash in company's office and in bank	2,189 19	
Premiums in course of collection	1,670 07	
All other assets as per detailed statement	406 00	
Total admitted assets		$164,436 93

LIABILITIES.

Losses reported, adjusted and unpaid	$ 2,832 00	
Re-insurance reserve required by law	9,950 76	
Unpaid dividends to stockholders	1,059 00	
All other liabilities as per detailed statement on file	1,003 10	
Gross liabilities, exclusive of capital		$ 14,844 86
Surplus as regards policy-holders		$149,592 07
Capital stock		100,205 00
Surplus over Capital		$49,387 07

INCOME DURING YEAR.

Cash premiums received	$ 15,399 97	
Interest on mortgages	384 17	
Interest on loans and dividends	5,014 28	
From other sources	904 44	
Actual cash income		$21,702 86

Expenditures During Year.

Amount paid for losses	$ 10,702 97	
Cash dividends	5,815 95	
Commissions and brokerage	2,116 30	
Salaries and fees	3,610 00	
Taxes paid	1,825 29	
All other payments and expenses	313 16	
Actual cash expenditures		$24,383 67

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Northern Central R. R. 5 per cent. bonds	$ 40,000 00	$43,200 00
Consolidated Gas Co's. 6 per cent. bonds	5,000 00	5,7000 00
Consolidated Gas Co's. 5 per cent. bonds	28,000 00	28,280 00
North Carolina State 4 per cent. bonds	18,000 00	17,280 00
Virginia State 3 per cent. bonds	15,000 00	9,900 00
10 shares Druid Hill Perpetual Bldg. Asso.	745 00	745 00
	$106,745 00	$105,105 00

Total amount at risk 31st December, 1890	$2,305,888 00

Business in Maryland in 1890.

Fire risks written in 1890	$1,982,217 00
Premiums received	15,765 96
Losses paid	10,702 97
Losses incurred	6,195 22

Sworn Statement, filed in this Department of the

WEST BALTIMORE FIRE INS. CO., OF BALTIMORE, MD.

Commenced business 1888. Capital stock, $100,000.

JOHN Q. ADAMS, *President.* FERD. C. WHEELER, *Secretary.*

PRINCIPAL OFFICE, NEAL BUILDING.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate	$ 15,440 30	
Stocks and bonds owned by the company—market value	101,500 50	
Interest due and accrued	342 50	
Cash in company's office and in bank	3,173 15	
Premiums in course of collection	750 17	
All other assets as per detailed statement	534 19	
Total admitted assets		$121,740 81

LIABILITIES.

Re-insurance reserve required by law	$ 7,945 30	
Gross liabilities, exclusive of capital		$ 7,945 30
Surplus as regards policy-holders		$113,795 51
Capital stock		100,000 00
Surplus over capital		$ 13,795 51

INCOME DURING YEAR.

Cash premiums received	$ 8,287 01	
Interest on loans and dividends	5,069 36	
From other sources	4,201 61	
Actual cash income		$ 17,557 98

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 3,850 46	
Cash dividends	2,500 00	
Commissions and brokerage	915 17	
Salaries and fees	4,150 00	
Taxes paid	710 66	
All other payments and expenses	1,580 70	
Actual cash expenditures		$ 13,706 99

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
$15,000 W. Va. Central R. R. bonds, 6's....	$ 15,000 00	$ 16,425 00
12,000 Consolidated Gas bonds, 6's.....	12,000 00	13,740 00
643 shares Nat. Mechanics Bank stock.....	6,430 00	8,680 50
441 shares Citizens Nat. Bank stock.....	4,410 00	8,820 00
125 shares First National bank stock.....	12,500 00	15,500 00
37 shares Drov's and Mech. Nat. bank stock	3,700 00	4,995 00
100 shares Farm. and Merc. Nat. bank stock	5,000 00	6,200 00
48 shares Nat'l Exchange bank stock.....	4,800 00	6,240 00
79 shares Nat'l Bank of Balto. bank stock..	7,900 00	11,850 00
51 shares Manufac'rs Nat'l bank stock.....	5,100 00	5,100 00
79 shares Far. and Plant. Nat'l bank stock.	1,975 00	3,950 00
	$78,815 00	$101,500 50

Total amount at risk 31st December, 1890..... $2,439,058 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$1,844,990 00
Premiums received.....	9,519 20
Losses paid.....	3,850 46
Losses incurred.....	3,850 46

Abstracts B.

Mutual Fire Insurance Companies of Maryland.

Abstracts compiled from the Annual Statements of the Mutual Fire Insurance Companies of the State of Maryland, Showing their condition December 31, 1890.

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1886.

FRANK SLINGLUFF, *President.* WILLIAM H. PURCELL, *Secretary.*

PRINCIPAL OFFICE, GAY & SECOND STREETS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value		$ 7,530 00	
Interest due and accrued		145 00	
Cash in company's office and in bank		2,633 68	
Premiums in course of collection		393 32	
Premium obligations in force	$91,365 55		
All other assets as per detailed statement		5 00	
Total cash assets			$10,707 00

ASSETS NOT ADMITTED IN MARYLAND.

Office furniture	$ 100 00	
Due from individuals	195 92	
	$295 92	

LIABILITIES.

Re-insurance reserve on cash premiums	$ 245 20	
All other liabilities as per detailed statement on file	201 38	
Gross liabilities		$ 446 58
Surplus as regards policy-holders		$ 9,260 42

INCOME DURING YEAR.

Cash premiums received	$ 20,098 63	
Interest on loans and dividends	360 30	
From other sources	622 25	
Actual cash income		$21,081 18

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 15,843 44	
Cash returned during the year to members who have discontinued their policies	4,091 87	
Interest on borrowed money	15 89	
Salaries and fees	2,446 28	
Taxes and rent paid	587 96	
Cash dividends paid	1,846 88	
Script redeemed and interest paid to script-holders	383 53	
All other payments and expenses	945 84	
Actual cash expenditures		$26,161 69

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
2 Chesapeake Gas Co. 6 per cent. mortgage bonds	$2,000 00	$2,180 00
5 Equitable Gas Co. 6 per cent. mortgage bonds	5,000 00	5,350 00
	$7,000 00	$7,530 00

Total amount at risk 31st December, 1890 ..... $1,351,387 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$330,530 00
Premiums received	4,317 58
Losses paid	1,549 06
Losses incurred	Nothing.

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. IN BALTIMORE CO., MD.

Commenced business 1850.

THOMAS H. MATTHEWS, *President.* FRANCIS SHRIVER, *Secretary.*

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Unpaid assessments	$ 23,267 96	
Stocks and bonds owned by the company—market value	13,787 50	
Cash in company's office and in bank	800 00	
Premium notes in force $387,799 28		
All other assets as per detailed statement	1,000 00	
Total cash assets		$38,855 46

LIABILITIES.

Losses reported, adjusted and unpaid	$ 314 00	
Premium notes in force $387,799 28		
Borrowed money	29,700 00	
All other liabilities as per detailed statement on file	233 40	
Gross liabilities		$30,247 4.
Surplus as regards policy-holders		$ 8,608 06

INCOME DURING YEAR.

Cash premiums received	$ 16,474 82	
Interest on bonds	719 47	
Net amount on loans	18,290 89	
From other sources	177 50	
Actual cash income		$35,662 68

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 15,579 65	
Salaries and fees	2,378 20	
Paid for taxes and rent	852 23	
Amount paid for loans	19,636 23	
All other payments and expenses	491 46	
Actual cash expenditures		$38,937 77

STOCKS AND BONDS IN STATEMENT.

200 shares Nat'l Mechanics Bank	$ 2,000 00	$2,800 00
35 shares Nat'l Union Bank	2,625 00	2,887 50
20 shares National Exchange Bank	2,000 00	2,800 00
25 shares Third National Bank	2,500 00	2,640 00
20 shares Com. and Farmers National Bank	2,000 00	2,660 00
	$11,125 00	$ 13,787 50

Total amount at risk 31st December, 1890 ..... $6,079,245 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$ 369,604 00
Premiums received	16,474 82
Losses paid	15,579 65
Losses incurred	14,001 65

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. OF CALVERT CO., MD.

Commenced business 1866.

JOHN P. BRISCOE, *President.* JOHN B. GRAY, *Secretary.*

PRINCIPAL OFFICE, PRINCE FREDERICK.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate		$ 2,050 00	
Stocks and bonds owned by the company—market value		4,144 50	
Loans on collaterals		3,029 75	
Interest due and accrued		579 30	
Cash in company's office and in bank		286 79	
Premium notes in force	$11,698 34		
Total cash assets			$10,090 34

LIABILITIES.

Premium notes in force	$11,698 34		
Surplus as regards policy-holders			$10,090 34

INCOME DURING YEAR.

Cash premiums received	$ 470 02	
Bonds including redemption of county orders and loans	1,616 61	
From other sources	57 04	
Actual cash income		$ 2,143 67

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 604 19	
Salaries and fees	112 00	
Taxes paid	14 42	
Invested in mortgage on real estate	1,008 00	
All other payments and expenses	118 27	
Actual cash expenditures		$ 1,856 88

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
251 Shares of the National Mechanics Bank of Baltimore	$ 2,510 00	$ 3,388 50
9 Shares of the National Union Bank of Baltimore	675 00	756 00
	$ 3,185 00	$ 4,144 50

Total amount at risk 31st December, 1890 ..... $178,399 75

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$40,252 00
Premiums received	470 00
Losses paid	604 19
Losses incurred	604 19

Sworn Statement, filed in this Department, of the

FARMERS' MUTUAL FIRE INSURANCE COMPANY OF DUG HILL, CARROLL CO., MD.

Commenced business 1870.

P. H. L. MYERS, *President.* JOHN R. STREVIG, *Secretary.*

PRINCIPAL OFFICE, MANCHESTER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate		$ 500 00	
Unpaid assessments		675 00	
Cash in company's office and in bank		417 24	
Premiums in course of collection		144 16	
Premium notes in force	$308,353 42		
All other assets as per detailed statement		60 00	
Total cash assets			$1,796 40

LIABILITIES.

Losses reported, adjusted and unpaid		$ 100 00	
Premium notes in force	$308,353 42		
Borrowed money		800 00	
All other liabilities as per detailed statement on file		433 50	
Gross liabilities			$1,333 50
Surplus as regards policy-holders			$ 462 90

INCOME DURING YEAR.

Cash premiums received	$ 74 40	
Assessments received	7,626 20	
Borrowed money	800 00	
From other sources	183 60	
Actual cash income		$8,684 20

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 5,996 69	
Interest on borrowed money	94 88	
Salaries and fees	479 00	
Taxes paid	3 67	
Paid borrowed money	2,300 00	
All other payments and expenses	105 76	
Actual cash expenditures		$8,980 00
Total amount at risk 31st December, 1890		$4,114,309 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$ 554,929 00
Premiums and assessments received	7,700 60
Losses paid	5,996 69
Losses incurred	3,754 19

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. OF CARROLL CO., MD.

Commenced business 1870.

DR. J. W. HERING, *President.* RICHARD MANNING, *Secretary.*

PRINCIPAL OFFICE, WESTMINSTER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate		$ 2,935 00	
Stocks and bonds owned by the company—market value		19,881 50	
Premium notes in force	$192,241 00		
Total cash assets			$22,816 50

LIABILITIES.

Losses reported, adjusted and unpaid		$ 3,056 00	
Premium notes in force	$192,241 00		
Gross liabilities			$ 3,056 00
Surplus as regards policy-holders			$19,760 50

Income During Year.

Cash premiums received	$ 6,416 45	
Interest on loans and dividends	1,238 05	
Amount of cash from sale of bond	1,137 50	
Actual cash income		$8,792 00

Expenditures During Year.

Amount paid for losses	$ 4,238 82	
Salaries and fees	1,224 60	
Taxes paid	160 80	
Paid for borrowed money	2,416 23	
All other payments and expenses	751 55	
Actual cash expenditures		$8,792 00

Stocks and Bonds in Statement.

	Par Value.	Market Value.
25 Shares National Exchange Bank stock, Baltimore	$ 2,500 00	$ 3,200 00
8 Shares Nat. Bank of Baltimore	800 00	864 00
50 Shares Firemen's Insurance Company of Baltimore	900 00	850 00
1 North Pacific R.R. 1st mort. bond	1,000 00	1,157 50
3 North Pacific R.R. 2nd mort. bonds	3,000 00	3'300 00
4 Consolidated Gas bonds, Baltimore City	4,000 00	4,560 00
2 Ohio & Mississippi R.R. bonds	2,000 00	2,240 00
2 Westminster Water bonds @ $500	1,000 00	1,050 00
4 Georgia Pacific R.R. 2nd mort. bonds	4,000 00	2,660 00
	$19,200 00	$19,881 50

Total amount at risk 31st december, 1890 ..... $2,825,939 00

Business in Maryland in 1890.

Fire risks written in 1890	$97,593 00
Premiums received	6,416 45
Losses paid	4,238 82

Sworn Statement, filed in this Department, of the

FARMERS AND MECHANICS MUTUAL INSURANCE COMPANY OF CECIL COUNTY, MD.

Commenced business 1876.

H. H. Duyckinck, *President.* William T. Bye, *Secretary.*

Principal Office, Fair Hill.

Income During Year.

Cash premiums received and membership...	$ 2 23	
From other sources.....	5,325 16	
Actual cash income.....		$5,327 39

Expenditures During Year.

Amount paid for losses.....	$ 4,400 00	
Salaries and fees.....	757 33	
All other payments and expenses.....	170 06	
		$5,327 39

Total amount at risk 31st December, 1890 ..... $2,999,225 40

Business in Maryland in 1890.

Fire risks written in 1890.....	$287,217 98
Premiums received.....	5,327 39
Losses paid.....	4,400 00

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF CECIL CO., MD

Commenced business 1847.

JACOB TOME, *President.* THOMAS DRENNEN, *Secretary.*

PRINCIPAL OFFICE, ELKTON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Cash in company's office and in bank.....		$ 5,932 27	
Premiums in course of collection.....		384 24	
Premium notes in force.....	$326,623 31		
All other assets as per detailed statement....		500 00	
Total cash assets.....			$6,816 51

LIABILITIES.

Losses reported, adjusted and unpaid.....		$ 980 00	
Premium notes in force.....	$326,623 31		
All other liabilities as per detailed statement on file.....		181 81	
Gross liabilities.....			$1,161 81
Surplus as regards policy holders.....			$5,654 70

INCOME DURING YEAR.

Cash premiums received.....	$ 20,238 73	
From other sources.....	561 77	
Actual cash income.....		$20,800 50

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$ 12,740 79	
Amount of cash returned during the year to members who have discontinued their policies.....	49 62	
Salaries and fees.....	1,924 00	
Paid for taxes and rent.....	154 82	
Paid for borrowed money.....	77 47	
All other payments and expenses.....	1,032 69	
Actual cash expenditures.....		$15,979 39

Total amount at risk 31st December, 1890..... $4,173,217 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$320,255 00
Premiums received.....	20,238 73
Losses paid.....	12,740 79
Losses incurred.....	11,727 14

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. OF DORCHESTER CO., MD.

Commenced business 1887.

LEVI D. TRAVERS, *President.* GEORGE A. MACE, *Secretary.*

PRINCIPAL OFFICE, WOOLFORD.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Cash in company's office and in bank	$	228 97	
Premium notes in force	$22,297 95		
Total cash assets			$ 228 97

LIABILITIES.

Premium notes in force	$22,297 95	
Surplus as regards policy-holders		$ 228 97

INCOME DURING YEAR.

Cash premiums received	$ 1,355 22	
From other sources	61 00	
Actual cash income		$1,416 22

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 120 00	
Cash returned during the year to members who have discontinued their policies	2 64	
Salaries and fees	211 00	
Interest on borrowed money	18 00	
Paid for borrowed money	861 53	
Actual cash expenditures		$1,213 17

Total amount at risk 31st December, 1890 ..... $237,924 32

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$67,614 66
Premiums received	1,355 22
Losses paid	120 00

Sworn Statement, filed in this Department, of the

FREDERICK CO. MUTUAL INS. CO. OF FREDERICK, MD.

Commenced business 1869.

THOMAS GORSUCH, *President.* H. CLAY HULL, *Secretary.*

PRINCIPAL OFFICE, FREDERICK.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate	$8,000 00	
Stocks and bonds owned by the company—market value	5,175 00	
Loans on collaterals	500 00	
Interest due and accrued	276 41	
Cash in company's office and in bank	707 35	
Premiums in course of collection	167 09	
Premium notes in force $234,125 76		
All other assets as per detailed statement	100 00	
Total cash assets		$14,925 85

LIABILITIES.

Losses reported, adjusted and unpaid	$ 121 97	
Premium notes in force $234,125 76		
Gross liabilities		$ 121 97
Surplus as regards policy-holders		$14,803 88

INCOME DURING YEAR.

Cash premiums received	$3,154 45	
Interest on mortgages	410 00	
From other sources	637 50	
Actual cash income		$ 4,201 95

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 20 00	
Cash returned during the year to members who have discontinued their policies	10 40	
Salaries and fees	599 00	
For taxes and rent	68 35	
All other payments and expenses	479 79	
Actual cash expenditures		$ 1,177 54

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Frederick County bonds	$5,000 00	$ 5,175 00

Total amount at risk 31st December, 1890 ..... $ 1,376,351 42

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$323,673 00
Premiums received	3,154 45
Losses paid	20 00
Losses incurred	141 97

Sworn Statement, filed in this Department, of the

GRANGERS MUTUAL FIRE INSURANCE COMPANY OF MIDDLETOWN, FREDERICK COUNTY, MD.

Commenced business 1876.

GEORGE T. WHIP, *President.* HERMAN L. ROUTZAHN, *Secretary.*

PRINCIPAL OFFICE, MIDDLETOWN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Cash in company's office and in bank	$ 300 30	
Premiums in course of collection	182 99	
Premium notes in force $514,513 33		
Total cash assets		$ 483 29

LIABILITIES.

Losses reported, adjusted and unpaid	$ 965 72	
Premium notes in force $514,513 33		
All other liabilities as per detailed statement on file	6,300 11	
Gross liabilities		$ 7,265 83

INCOME DURING YEAR.

Cash received from assessments	$17,827 43	
Borrowed money	6,300 00	
From other sources	773 13	
Actual cash income		$14,900 56

EXPENDITURES DURING YEAR.

Amount paid for losses	$13,146 84	
Salaries and fees	1,154 20	
Interest on borrowed money	97 65	
Amount paid for rent	165 00	
All other payments and expenses	288 63	
Actual cash expenditures		$14,852 32

Total amount at risk 31st December, 1890	$5,739,679 77

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$ 669,237 00
Received from assessments	7,827 43
Losses paid	13,146 84
Losses incurred	12,512 11

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. OF FREDERICK CO., MD.

Commenced business 1844.

CHARLES E. TRAIL, *President.* GEO. WM. CRAMER, *Secretary.*

PRINCIPAL OFFICE, FREDERICK.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate		$24,500 00	
Stocks and bonds owned by the company—market value		1,200 00	
Cash in company's office and in bank		975 63	
Premium notes in force	$201,496 60		
Total cash assets			$26,675 63

LIABILITIES.

Cash deposits		$ 6,717 00	
Premium notes in force	$201,496 60		
Borrowed money		4,000 00	
Earned credits and all other claims		5,125 79	
Gross liabilities			$15,842 79
Surplus as regards policy-holders			$10,832 84

INCOME DURING YEAR.

Cash premiums received	$ 3,802 73	
Interest on loans and dividends	627 75	
From other sources	1,042 00	
Actual cash income		$ 5,472 48

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 443, 00	
Interest on borrowed money	635 05	
Salaries and fees	750 00	
Taxes paid	652 67	
All other payments and expenses	567 63	
Actual cash expenditures		$ 3,048 35

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
One Certificate of stock Franklin Savings Bank of Frederick	$ 1,000 00	$1,200 00

Total amount at risk 31st December, 1890 ..... $1,758,939 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$63,460 00
Premiums received	3,802 73
Losses paid	443 00
Losses incurred	443 00

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY IN HARFORD CO., MD.

Commenced business 1844.

JOHN CARROLL WALSH, *President.* GEORGE R. CAIRNES, *Secretary.*

PRINCIPAL OFFICE, BELAIR.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

County certificates and bonds	$24,023 63	
Interest due	21,466 80	
Cash in company's office and in bank	254 19	
Cash in the hands of directors and secretary	5,248 76	
Premium notes in force $439,068 00		
Total cash assets		$50,993 38

LIABILITIES.

Losses reported, adjusted and unpaid	$ 8,656 25	
Premium notes in force $439,068 00		
Borrowed money	2,500 00	
Gross liabilities		$11,156 25
Surplus as regards policy-holders		$39,837 13

INCOME DURING YEAR.

Cash premiums received	$18,150 04	
Received from county certificates and loan from bank	3,499 16	
From other sources	440 30	
Actual cash income		$22,089 50

EXPENDITURES DURING YEAR.

Amount paid for losses	$20,242 04	
Interest on borrowed money	52 55	
Salaries and fees	1,981 23	
Paid for rent	200 00	
All other payments and expenses	330 93	
Actual cash expenditures		$22,806 75

Total amount at risk 31st December, 1890	$7,486,045 50

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,298,272 00
Premiums received	18,150 04
Losses paid	20,242 04

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF KENT COUNTY, MD.

Commenced business 1847.

W. N. E. Wickes, *President.* George B. Westcott, *Secretary.*

Principal Office, Chestertown.

Summary of Assets, 31st December, 1890.

Real estate	$20,788 89	
Loans on mortgage of real estate	70,550 00	
Stocks and bonds owned by the company—market value	6,000 00	
Loans on collaterals	2,488 21	
Interest due and accrued	3,541 52	
Cash in company's office and in bank	9,694 12	
Premium notes in force ..$179,100 97		
Total cash assets		$113,062 74

Liabilities.

Losses reported, adjusted and unpaid	$ 1,899 00	
Amount reclaimable by the insured on perpetual insurance policies	64,929 31	
Premium notes in force..$179,100 97		
Gross liabilities		$ 66,828 31
Surplus as regards policy-holders		$ 46,234 43

Income During Year.

Cash premiums received	$ 7,832 08	
Interest on mortgages	4,661 90	
Interest on loans and dividends	1,035 18	
From other sources	841 00	
Actual cash income		$ 14,370 16

Expenditures During Year.

Amount paid for losses	$ 7,013 60	
Cash returned during the year to members who have discontinued their policies	1,910 05	
Salaries and fees	4,078 00	
Taxes paid	448 56	
Dividends paid policy-holders	4,099 95	
All other payments and expenses	776 46	
Actual cash expenditures		$ 18,326 62

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
50 shares Chestertown National Bank.....	$ 5,000 00	$ 6,000 00

Total amount at risk 31st December, 1890..... $2,622,943 56

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$95,187 17
Premiums received.....	7,832 08
Losses paid.....	7,013 60
Losses incurred.....	2,502 20

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. OF MONTGOMERY CO., MD.

Commenced business, 1848.

JOSEPH T. MOORE, *President.* ROBERT R. MOORE, *Secretary.*

PRINCIPAL OFFICE, SANDY SPRING.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 1,000 00	
Stocks and bonds owned by the company—market value.....	94,040 00	
Interest due and accrued.....	1,504 50	
Cash in company's office and in bank.....	9,118 64	
Premiums in course of collection.....	194 01	
Pemium notes in force.....$1,325,963 35		
Total cash assets.....		$105,857 15

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 6,170 00	
Premium notes in force.....$1,325,963 35		
All other liabilities as per detailed statement on file.....	638 30	
Gross liabilities.....		$ 6,808 30
Surplus as regards policy-holders.....		$ 99,048 85

INCOME DURING YEAR.

Cash premiums received.....	$56,402 31	
Interest on loans and dividends.....	3,498 28	
Cash received from sale of investment.....	6,000 00	
From other sources.....	478 55	
Actual cash income.....		$ 66,379 14

Expenditures During Year.

Amount paid for losses	$ 48,163 41	
Cash paid for investments	10,280 00	
Salaries and fees	6,526 20	
Taxes paid	472 95	
All other payments and expenses	851 02	
Actual cash expenditures		$ 66,293 58

Stocks and Bonds in Statement.

	Par Value.	Market Value.
City of Baltimore stock, 3½ loan	$ 33,000 00	$33,000 00
Maryland Defence Redemption loan	25,000 00	26,250 00
Montgomery County Court House bonds	10,000 00	10,200 00
City of Baltimore Jones' Falls loan	8,000 00	8,320 00
Chamber of Commerce (Baltimore, Md.) bonds	7,000 00	7,350 00
Northern Central R. R. bonds, gold int.	6,000 00	6,720 00
Northern Central R. R. bonds, currency int.	2,000 00	2,200 00
	$91,000 00	$94,040 00

Total amount at risk 31st December, 1890 ..... $17,928,395 83

Business in Maryland in 1890.

Fire risks written in 1890	$1,718,557 0
Premiums received	56,402 31
Losses paid	48,163 41

Sworn Statement, filed in this Department, of the

MUT. FIRE INS. CO. OF SOMERSET AND WORCESTER CO'S, MD.

Commenced business 1867.

L. L. WATERS, *President.* W. J. BRITTINGHAM, *Secretary.*

PRINCIPAL OFFICE, PRINCESS ANNE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate		$ 2,599 48	
Loans on mortgage of real estate		10,924 78	
Interest due and accrued		1,170 19	
Cash in company's office and in bank		353 95	
Premium notes in force	$101,063 58		
Total cash assets			$15,048 40

LIABILITIES.

Losses reported, adjusted and unpaid		$ 1,146 50	
Premium notes in force	$101,063 58		
Gross liabilities			$1,146 50
Surplus as regards policy-holders			$13,901 90

INCOME DURING YEAR.

Cash premiums received	$ 6,010 97	
Interest on mortgages	345 03	
Actual cash income		$6,356 00

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 5,073 56	
Cash returned during the year to members who have discontinued their policies	17 45	
Salaries and fees	1,123 98	
Actual cash expenditures		$6,214 99

Total amount at risk 31st December, 1890 ..... $ 1,263,114 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$ 86,765 00
Premiums received	6,010 97
Losses paid	5,073 56
Losses incurred	5,370 06

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE CO. OF WASHINGTON CO., MD.

Commenced business 1846.

MATTHEW S. BARBER, *President.* WM. H. ARMSTRONG, *Secretary.*

PRINCIPAL OFFICE, HAGERSTOWN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate		$ 75,763 00	
Stocks and bonds owned by the company—market value		11,476 00	
Interest due and accrued		4,208 23	
Cash in company's office and in bank		359 46	
Premium notes in force	$40,035 58		
All other assets as per detailed statement		198 95	
Total cash assets			$ 92,005 64

LIABILITIES.

Losses reported, adjusted and unpaid		$ 57 65	
Amount reclaimable by the insured on perpetual insurance policies, being 100 per cent. of the premium or deposit received thereon		421 62	
Amount of cash required to safely re-insure all of the outstanding risks of the company, being 50 per cent. of cash premiums received on all unexpired risks or policies		3,594 50	
Premium notes in force	$40,035 58		
All other liabilities as per detailed statement on file		564 72	
Gross liabilities			$ 4,638 49
Surplus as regards policy-holders			$ 87,367 15

INCOME DURING YEAR.

Cash premiums received	$ 4,041 54	
Interest on mortgages, loans and dividends	5,126 71	
From other sources	7 21	
Actual cash income		$ 9,175 46

EXPENDITURES DURING YEAR.

Amount paid for losses	$ 1,145 80	
Cash returned during the year to members who have discontinued their policies	5 00	
Salaries and fees	1,184 14	
Taxes paid	59 40	
Interest paid to policy-holders	2,332 19	
All other payments and expenses	108 62	
Actual cash expenditures		$4,835 15

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
75 shares Hagerstown Bank stock.....	$ 1,125 00	$ 3,000 00
76 shares Washington Co. Nat. Bank stock..	760 00	988 00
45 shares First Nat. Bank, Hagerstown, stock	450 00	900 00
145 shares Citizens Nat. Bank, Balto., stock...	1,450 00	2,900 00
25 shares Western National Bank stock.....	500 00	900 00
30 shares Marine Nat. Bank stock.....	900 00	1,110 00
6 shares National Bank of Baltimore stock..	600 00	858 00
10 shares National Union Bank stock	750 00	820 00
	$6,535 00	$11,476 00

Total amount at risk 31st December, 1890..... $1,134,179 13

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$841,440 63
Premiums received.....	4,041 54
Losses paid.....	1,145 80
Losses incurred.....	1,203 45

Sworn Statement, filed in this Department, of the

PLANTERS MUTUAL INS. CO. OF WASHINGTON CO., MD.

Commenced business 1846.

DAVID STRITE, *President.* LEWIS J. GROUND, *Secretary.*

PRINCIPAL OFFICE, LEITERSBURG.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Unpaid assessments.....		$ 331 32	
Cash in company's office and in bank.....		103 71	
Premiums in course of collection.....		536 36	
Premium notes in force.....	$151,965 98		
All other assets as per detailed statement		300 00	
Total cash assets.....			$ 1,271 39

LIABILITIES.

Losses reported, adjusted and unpaid.....		$ 140 00	
Premium notes in force.....	$151,965 98		
Paid borrowed money.....		1,500 00	
Gross liabilities.....			$ 1,640 00

INCOME DURING YEAR.

Cash premiums received	$1,858 26	
From other sources	484 84	
Actual cash income		$2,343 10

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,650 80	
Cash returned during the year to members who have discontinued their policies	21 38	
Interest	37 60	
Salaries and fees	386 95	
Taxes and rent paid	22 83	
Paid on note	1,100 00	
All other payments and expenses	618 82	
Actual cash expenditures		$3,838 38

Total amount at risk 31st December, 1890	$1,108,157 26

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$190,594 88
Premiums received	1,858 26
Losses paid	1,650 80
Losses incurred	1,790 80

Abstracts C.

Fire and Fire-Marine Insurance Companies.

Abstracts compiled from Annual Statements to 31st December, 1890, of Fire and Fire-Marine Insurance Companies of other States authorized to do Business in the State of Maryland in the year 1891.

Sworn Statement, filed in this Department, of the

ÆTNA FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1819. Capital stock $4,000,000.

JOTHAN GOODNOW, *President.* ANDREW C. BAYNE, *Secretary.*

PRINCIPAL OFFICE, HARTFORD.

Attorney to accept service in Maryland .....CHARLES KRAFT.

General Agents in Maryland, WILLIAMS, KRAFT & THOMPSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 275,000 00	
Loans on mortgage of real estate	43,000 00	
Stocks and bonds owned by the company—market value	8,594,465 00	
Loans on collaterals	6,570 00	
Interest due and accrued	,934 39	
Cash in company's office and in bank	772,285 31	
Premiums in course of collection	500,817 34	
Total admitted assets		$10,193,072 04

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$ 264,425 00	
Liabilities in said States	113,383 37	
Surplus over said liabilities	$151,041 63	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 214,492 02	
Re-insurance reserve required by law	2,200,554 61	
All other liabilities as per detailed statement on file	86,290 62	
Gross liabilities, exclusive of capital		$2,501,337 25
Surplus as regards policy-holders		$7,691,734 79
Capital stock		4,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		3,842,776 42

INCOME DURING YEAR.

Cash premiums received	$3,140,306 81	
Interest on mortgages	2,275 00	
Interest on loans and dividends	433,619 48	
From other sources	4,124 50	
Actual cash income		$3,580,325 79

Expenditures During Year.

Amount paid for losses	$1,590,307 43	
Cash dividends	720,000 00	
Commissions and brokerage	498,150 94	
Salaries and fees	190,504 93	
Taxes paid	58,831 88	
All other payments and expenses	216,514 95	
Actual cash expenditures		$3,274,310 13

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States currency bonds, 6 per cent	$100,000 00	$120,000 00
Alabama State bonds, 3, 4 and 5 per cent	10,000 00	10,500 00
Georgia State bonds, 4½ per cent	25,000 00	30,000 00
Mississippi State bonds, 6 per cent	11,000 00	12,650 00
New Hampshire State bonds, 6 per cent	48,000 00	60,000 00
Rhode Island State bonds, 6 per cent	43,000 00	46,440 00
South Carolina State bonds (cons'd), 6 per cent.	15,000 00	15,750 00
Tennessee State bonds, 6 per cent	31,000 00	20,770 00
Hartford County, Conn., bonds, 4 per cent	21,000 00	21,000 00
Hudson County, N. J., bonds, 6 per cent	6,000 00	6,000 00
Barkhamsted, Conn., town bonds, 6 per cent.	4,000 00	4,000 00
Norwich, Conn., town bonds, 7 per cent	100,000 00	137,000 00
Pawtucket, R. I. town bonds, 7 per cent	100,000 00	115,000 00
Windsor Locks, Conn., town bonds, 6 per cent.	20,000 00	21,600 00
Bloomington, Ill., city bonds, 8 per cent	20,000 00	21,400 00
Boston, Mass., city bonds, 6 per cent	50,000 00	57,500 00
Brooklyn, N. Y., city bonds, 6 per cent	9,000 00	10,260 00
Buffalo, N. Y., city bonds, 7 per cent	50,000 00	65,000 00
Cleveland, Ohio, city bonds, 7 per cent	25,000 00	27,500 00
Cincinnati, Ohio, city water bonds, 7 per cent.	30,000 00	33,000 00
Chicago, Ill., city bonds, 7 per cent	30,000 00	33,600 00
Columbus, Ohio, city imp. bonds, 6 per cent	50,000 00	55,000 00
Corry, Pa., city bonds, 6 per cent	10,000 00	10,000 00
Dallas City, Oregon, water bonds, 6 per cent.	25,000 00	27,500 00
Detroit, Mich., city bonds, 7 per cent	30,000 00	32,100 00
Fort Wayne, Ind., city bonds, 6 per cent	25,000 00	28,250 00
Glenville, Ohio, village bonds, 6 per cent	29,000 00	31,900 00
Hamilton, O., city gas works bonds, 5 per cent.	25,000 00	26,250 00
Hartford, Conn., city bonds, 6 per cent	96,000 00	105,600 00
Indianapolis, Ind., city bonds, 7 3-10 per cent	50,000 00	56,500 00
Jersey City, N. J., city bonds, 6 per cent	15,000 00	15,450 00
Kansas City, improvement city bonds, 7 p. ct.	10,000 00	11,000 00
Kansas City improvement bonds, 6 per cent	50,000 00	55,000 00
Lockport, N. Y., city bonds, 7 per cent	25,000 00	30,500 00
Montreal, Canada, corporation stock, 6 p. c.	19,000 00	21,280 00
Montreal, Canada, harbor bonds, 4 per cent	4,000 00	4,080 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Newark, N. J., city bonds, 7 per cent.....	$50,000 00	$57,000 00
New Brunswick, N. J., city bonds, 7 p. c....	20,000 00	21,000 00
New Brunswick, N. J., water bonds, 7 p. c...	9,000 00	10,170 00
Ottumwa, Ia., water bonds, 5 per cent.....	10,000 00	10,000 00
Providence, R. I., city bonds, 6 per cent.....	50,000 00	60,000 00
Rahway, N. J., city bonds, 7 per cent.....	45,000 00	11,250 00
Richmond, Va., city bonds, 5 per cent.....	11,300 00	11,865 00
Richmond, Va., city bonds, 6 per cent.....	32,750 00	39,300 00
Rochester, N. Y., city bonds, 7 per cent.....	25,000 00	28,000 00
St. Louis, Mo., city gold bonds, 5 per cent....	50,000 00	55,000 00
Toledo, Ohio, city special bonds, 7 3-10 p. c...	13,000 00	15,730 00
Toledo, Ohio, city water bonds, 8 per cent....	5,000 00	5,400 00
Topeka, Kansas, city funding bonds, 5 p. c....	25,000 00	26,250 00
Urbana, Ohio, city bonds, 6 per cent.....	25,000 00	27,500 00
Chamber of Commerce Safety Vault bonds, Chicago, 5 per cent.....	35,000 00	36,750 00
Central Safety Deposit bonds, Chicago, 5 p. c.	50,000 00	52,500 00
Tacoma Safety Deposit bonds, Chicago, 6 p. c.	50,000 00	55,000 00
Independent School District, Blakesburg, Ia., bonds, 6 per cent.....	1,000 00	1,000 00
Independent School District, Chelsea, Ia., bds., 5½ per cent...	1,500 00	1,500 00
Independent School District, Ottumwa, Ia., bonds, 5 per cent.....	15,000 00	15,000 00
Independent School District, State Center, Ia., bonds, 5 per cent.....	5,000 00	5,000 00
North East School District, Hartford, Conn., bonds, 4 per cent.....	20,000 00	20,000 00
School District, No. 2, Enfield, Conn., bonds, 4½ per cent..... ...	4,000 00	4,000 00
School District, 24, Woodbridge, N. J., bonds, 6 per cent.....	11,000 00	11,550 00
State of Illinois, Mason & Tazewell Drainage District bonds, 7 per cent.....	9,000 00	9,900 00
Albany and Susquehanna R. R., 1st consol. gold mortgage bonds, 7 per cent.....	50,000 00	66,500 00
Albany and Susquehanna R. R., 1st consol. bonds, 6 per cent.....	50,000 00	58,000 00
Alabama Central R. R., 1st mortgage gold bonds, 6 per cent.....	25,000 00	28,750 00
Atchison, Colorado and Pacific 1st mortgage R. R. bonds, 6 per cent.....	50,000 00	50,000 00
Buffalo and Erie R. R. bonds (new), 7 per ct...	46,000 00	53,360 00
Canadian Pacific R. W. Co. land grant, 5 p. ct.	100,000 00	110,000 00
Ches. & Ohio R. R., Richmond & Allegheny Div., 1st mortgage bonds, 2-4s per cent...	25,000 00	18,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Cleveland, Columbus, Cin. & Indianap R. R. S. F., 1st mortgage bonds, 7 per cent.....	$25,000 00	$28,750 00
Cleveland, Colum., Cin. & Indianap. R. R. 1st consol. mortgage bonds, 7 per cent.....	60,000 00	76,200 00
Cleveland, Painsville and Ashtabula R. R. mortgage bonds, 7 per cent.....	32,000 00	32,960 00
Chicago, Burlington and Quincy R. R., consol. mortgage bonds, 7 per cent.....	75,000 00	93,750 00
Chicago, Burlington and Quincy R. R. mortgage bonds, 4 per cent.....	50,000 00	45,000 00
Chicago, Burlington and Quincy R. R., convertible mortgage bonds, 5 per cent.....	2,200 00	2,200 00
Chi., Mil. and St. Paul (Chi. & Mil. Div.) R. R. 1st mortgage bonds, 7 per cent.....	75,000 00	93,750 00
Chi., Mil. and St. Paul (Hastings & Dak. Div.) R. R. 1st mortgage bonds, 7 per cent.....	25,000 00	31,000 00
Chi., Mil. and St. Paul (Iowa & Minn. Div.) R. R. 1st mortgage bonds, 7 per cent.....	10,000 00	12,000 00
Chi., Mil. and St. Paul (Iowa & Dak. Div.) R. R. ex. 1st mortgage bonds, 7 per cent.....	10,000 00	12,500 00
Chi., Mil. and St. Paul (Dubuque Div.) R. R. 1st mortgage bonds, 6 per cent.....	25,000 00	30,750 00
Chi., Mil. and St. Paul (So. Minn. Div.) R. R. 1st mortgage bonds, 6 per cent.....	50,000 00	60,000 00
Chi. and Northwestern R. R., Madison extension, 1st mortgage bonds, 7 per cent.....	30,000 00	39,900 00
Chi. and Northwestern R. R., S. F. mortgage bonds, 6 per cent.....	25,000 00	29,000 00
Chi. & Northwestern R. R., general consol. gold mortgage bonds, 7 per cent.....	50,000 00	62,500 00
Chi. & Northwestern R. R., consol. S. F. mortgage bonds, 7 per cent.....	50,000 00	71,000 00
Chi., R. I. and Pacific R. R. m. bonds, 6 per ct.	60,000 00	76,800 00
Chi., R. I and Pacific R. R. m. bonds, 5 per ct.	100,000 00	107,000 00
Chi. and Western Indiana R. R., mortgage bonds, 6 per cent.....	44,000 00	49,280 00
Cin., Hamilton and Dayton R. R. consol. S. F. mortgage bonds, 7 per cent.....	32,000 00	40,000 00
Columbus and Tol. R. R., 2d m. bds.. 7 p. c....	14,000 00	15,680 00
Dayton and Western R. R., m. bds., 6 p. c.....	28,000 00	31,640 00
Delaware and Hudson Canal Co. mortgage bonds, 7 per cent.....	30,000 00	33,000 00
Delaware and Hudson Canal Co. (Penn. Div.) mortgage bonds, 7 per cent.....	25,000 00	35,500 00
Flint and Pere Marquette, 1st consol. mortgage bonds, 5 per cent.....	25,000 00	26,000 00
Flint and Pere Marquette (Port Huron Div.) 1st mortgage bonds, 5 per cent.....	25,000 00	26,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Harlem Riv. & Pt. Ches. R. R. 1st m. bds., 7 p. c.	$100,000 00	$136,000 00
Harlem Riv. & Pt. Ches. R. R. 1st m. bds., 6 p. c.	50,000 00	60,000 00
Iowa Midland R. R., 1st m. bds., 8 per cent....	25,000 00	32,500 00
Jackson, Lansing and Saginaw R. R. mortgage bonds, 6 per cent.....	25,000 00	25,000 00
Jackson, Lansing and Saginaw R. R. mortgage bonds, 8 per cent.....	32,000 00	32,640 00
Kansas Pacific R. R. 1st consol. bonds, 6 p. c..	25,000 00	27,500 00
Keokuk & Des Moines R. R, 1st m. bds., 5 p. c.	40,000 00	42,000 00
Lake Shore R. R. mortgage bonds, 7 per cent.	30,000 00	36,000 00
L. Shore & Mich. S. R. R. 1st consol. bds.,7 p. c.	15,000 00	18,450 00
L. Shore & Mich. S. R. R. 2d consol. bds., 7. p. c.	80,000 00	97,600 00
Louisville, New Albany & Chicago R. R. (C & I. Div.) 1st mortgage bonds, 6 per cent....	25,000 00	27,500 00
Louisiana & Missouri River 1st mort. R R. bds., 7 per cent.....	25,000 00	30,000 00
Memphis & Charleston R. R. 1st consol. bds., 7 per cent.....	25,000 00	31,250 00
Mahoning R. R. coal bonds, 5 per cent.....	30,000 00	33,000 00
Michigan Cen. R. R. 2d mort. bds., 7 per cent.	50,000 00	62,500 00
Minn. & St. Louis (Iowa extension) R. R., 1st mort. bonds, 7 per cent.....	25,000 00	22,500 00
Minneapolis Union R. R. gold bonds, 6 per cent.	50,000 00	58,500 00
Morris & Essex R. R. 1st mort. bds.,7 per cent.	25,000 00	36,500 00
Morris & Essex R. R. 2d mort. bds., 7 per cent.	25,000 00	26,000 00
Morris & Essex R. R. 1st con. mort. bds., 7 p. c.	110,000 00	148,500 00
N. Y. Central R. R. bonds, 5 per cent.....	37,000 00	38,110 00
N.Y. C. & Hud. R. R. 1st mort. bonds, 7 p. c..	175,000 00	232,750 00
N. Y. & Harlem R. R. 1st mort. bonds, 7 p. c..	10,00 00	12,700 00
N. Y., L. E. & W. R.R. 1st con. m. b., gold, 7 p. c.	45,000 00	61,650 00
N.Y .& New England R. R. 1st mort. bds., 7 p. c.	50,000 00	62,500 00
Norfolk & Western R. R. gen. mort. bds., 6 p. c.	50,000 00	59,000 00
Northwestern Union R. R. 1st mort. S. F. bonds, 7 per cent.....	25,000 00	33,500 00
Oswego R. R. Bridge bonds, 6 per cent.....	50,000 00	60,000 00
Ohio & West Virginia R. R. bonds, 7 per cent.	26,000 00	29,640 00
Pitts., Ft. W. & Chi. R. R. 1st m. bds., 7 p. c...	75,000 00	109,500 00
Pitts., Ft. W. & Chi. R. R. 2d m. bds., 7 p. c...	81,000 00	115,830 00
Pitts., Ft. W. & Chi. R. R. 3d m. bds., 7 p. c...	40,000 00	56.000 00
St. Paul, Minn. & Man. R. R. 1st m. bds., 7 p. c.	16,000 00	18,880 00
St. Paul & N. Pacific R. R. 1st gold m. b., 6 p. c.	50,000 00	61,000 00
St. Paul & Sioux City R. R. 1st gold m. b., 6 p. c.	20,000 00	24,400 00
St. Louis & Iron Mountain 1st m. b., 7 p. c....	10,000 00	10,000 00
Vermont Valley R. R. bonds, 5 per cent.....	50,000 00	53,500 00
Wabash R. R. 1st mort. gold bds., 5 per cent..	25,000 00	25,500 00
West Shore R. R. 1st mort. bonds, 4 per cent..	50,000 00	51,000 00
Atlantic Dock Company bonds, 5 per cent....	31,000 00	34,100 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Loan & Guarantee Company of Connecticut bonds, 6 per cent	$10,000 00	$10,000 00
Atlantic Mutual Insurance Co. scrip	38,000 00	38,000 00
50 shares Connecticut River Company stock.	5,000 00	1,000 00
500 shares Albany & Sus. R. R. Co. stock	50,000 00	82,500 00
150 shares Central Ohio R. R. Co. stock	7,500 00	7,500 00
500 shares Cleveland, Cin., Chi. & St. L. R. R. Co. preferred stock	50,000 00	47,500 00
1000 shares Cleveland & Pittsburg R R. Co. stock	50,000 00	78,500 00
220 shares Chi., Bur. & Quincy R. R. Co. stock	22,000 00	19,580 00
220 shares Chi., R. I. & Pac. R. R. Co. stock	22,000 00	15,620 00
300 shares Connecticut River R. R. Co. stock	30,000 00	64,500 00
500 shares Conn. & Pass. River R. R. Co. stock	50,000 00	57,500 00
300 shares Day. & Mich. R. R. Co. pref. stock	15,000 00	24,000 00
400 shares Ft. W. & Jack. R. R. Co. pref. stock	40,000 00	46,400 00
100 shares Joliet & Chicago R. R. Co. stock	10,000 00	15,000 00
200 shares Kal. Allegan & G. R. R. R. Co. stock	20,000 00	23,000 00
200 shares Keokuk & Des Moines R. R. Co. preferred stock	20,000 00	3,400 00
1000 Morris & Essex R. R. Co. stock	50,000 00	77,500 00
800 shares N. Y. C. & H. Riv. R. R. Co. stock	80,000 00	81,600 00
500 shares N. Y. & Harlem R. R. Co. stock	25,000 00	67,500 00
1200 shares N. Y., N. H. & Hart. R. R. Co. stock	120,000 00	306,000 00
500 shares Northwest Telegraph Co. stock	25,000 00	25,000 00
750 shares Pitts., Ft. W. & Chi. R. R. Co. stock	75,000 00	117,750 00
150 shares Peoria & Bureau Val. R.R.Co. stock	15,000 00	25,500 00
200 shares Rensselaer & Sara. R. R. Co. stock	20,000 00	36,000 00
200 shares Valley, (N. Y.) R. R. Co. stock	20,000 00	22,000 00
200 shares Ætna Nat. Bank stk., Hartf'd, Conn.	20,000 00	22,000 00
200 shares Amer. Nat. Bk. stk., Hartf'd, Conn.	10,000 00	14,000 00
400 shares Charter Oak National Bank stock, Hartford, Conn	40,000 00	42,800 00
160 shares City Bank stock, Hartford, Conn.	16,000 00	16,800 00
150 shares Connecticut River Banking Co. stock, Hartford, Conn	7,500 00	7,650 00
337 shares Farmers & Mechanics National Bank stock, Hartford, Conn	33,700 00	37,070 00
200 shares First Nat. Bk. stk., Hartford, Conn.	20,000 00	21,600 00
1000 Hartford Nat. Bank stk., Hartford, Conn.	100,000 00	157,000 00
550 Nat. Exchange Bank stk., Hartf'd, Conn.	27,500 00	35,750 00
1000 shares Phœnix N. Bk. stk., Hartf'd, Conn.	100,000 00	130,000 00
550 shares State Bank stock, Hartf'd, Conn.	55,000 00	55,000 00
400 shares Am. Ex. Nat. Bk. stock, N. Y. city.	40,000 00	60,000 00
400 shares Bk. of the Man. Co. stk., N. Y. city	20,000 00	36,000 00
300 shares Bank. of the New York Nat. Banking Association, N. Y. City	30,000 00	73,500 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
200 shares Bank of N. Amer. stk., N. Y. city	$14,000 00	$21,000 00
100 shares Hanover Nat. Bk. stk., N.Y. city	10,000 00	35,000 00
300 shares Importers & Traders Nat. Bank stock, N.Y. city	30,000 00	171,000 00
100 shares Market and Fulton National Bk. stock, N. Y. city	10,000 00	24,000 00
700 shares Merch. Nat. Bk. stock, N. Y. city	35,000 00	56,000 00
120 shares Merc. Ex. Nat. Bk. stk., N.Y. city	6,000 00	7,680 00
1200 shares Mech. Nat. Bk. stock, N. Y. city	30,000 00	64,500 00
400 shares Metropit'n N. Bk. stock, N.Y. city	40,000 00	4,000 00
200 shares Nassau Bank stock, N. Y. city..	10,000 00	17,000 00
500 shares N. Bk. of Commerce stk.,N.Y. city	50,000 00	97,500 00
150 shares N. Bk. of the Republic stk.,N.Y.C.	15,000 00	28,500 00
300 shares N. But. & Drov's Bk. stk., N.Y.C.	7,500 00	13,875 00
100 shares Nat. City Bank stock..N. Y. city	10,000 00	51,000 00
300 shares Phœnix N. Bank stock, N. Y. city	6,000 00	8,400 00
200 shares Peoples Bank stock, N. Y. city..	5,000 00	13,750 00
100 shares Third Nat. Bk. stock, N. Y. city.	10,000 00	11,500 00
250 shares Farmers & Mechanics Nat. Bk. stock, Philadelphia, Pa.	25,000 00	40,500 00
100 shares First Nat. Bk. stk., Albany, N. Y.	10,000 00	18,000 00
200 shares Mech. Bank stock, St. Louis, Mo.	20,000 00	40,000 00
100 shares New Britain National Bank stock, New Britain, Conn	10,000 00	16,000 00
200 shares American Loan and Trust Co. stock, New York city	20,000 00	20,600 00
100 shares Central Trust Co. stock, N.Y. city	10,000 00	130,000 00
100 shares Holland Trust Co. stk., N. Y. city	10,000 00	21,500 00
100 shares Met. Trust Co. stock, N. Y. city.	10,000 00	29,000 00
150 shares N. Y. Life Ins. & Trust Co. stock, New York city	15,000 00	108,750 00
100 shares U. S. Trust Co. stock, N. Y. city	10,000 00	80,000 00
100 shares Union Trust Co. stock. N. Y. city	10,000 00	77,500 00
	$6,662,450 00	$8,858,890 00

Total amount at risk 31st December, 1890.....$361,527,053 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$3,962,985 00
Premiums received	30,715 18
Losses paid	19,084 33
Losses incurred	24,773 90

Sworn Statement, filed in this Department, of the

AGRICULTURAL INSURANCE CO. OF WATERTOWN, N. Y.

Commenced business 1853. Capital stock $500,000.

E. F. Carter, *Vice-President.* H. M. Stevens, *Secretary.*

Principal Office, Watertown.

Attorney to accept service in Maryland.....D. A. Clark.

General Agent in Maryland....D. A. Clark.

Summary of Assets 31st December, 1890.

Real estate	$ 151,130 62	
Loans on mortgage of real estate	1,325,872 70	
Stocks and bonds owned by the company—market value	146,865 00	
Loans on collaterals	59,357 12	
Interest due and accrued	50,190 98	
Cash in company's office and in bank	199,407 65	
Premiums in course of collection	92,575 05	
Bills receivable taken for premiums	16,683 74	
Total admitted assets		$2,042,082 86

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$184,516 00	
Liabilities in said States	14,500 00	
Surplus over said Liabilities	$170,016 00	

Liabilities.

Losses reported, adjusted and unpaid	$ 74,165 61	
Re-insurance reserve required by law	1,265,212 16	
Unpaid dividends to stockholders	25 00	
All other liabilities as per detailed statement on file	18,515 00	
Gross liabilities, exclusive of capital		$1,357,917 77
Surplus as regards policy-holders		$684,165 09
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$354,181 09

Income During Year.

Cash premiums received	$835,336 76	
Interest on mortgages	80,515 15	
Interest on loans and dividends	23,855 34	
From other sources,	3,476 25	
Actual cash income		$943,183 50

Expenditures During Year.

Amount paid for losses	$465,721 15	
Cash dividends	50,015 00	
Commissions and brokerage	194,246 75	
Salaries and fees	98,918 02	
Taxes paid	16,536 56	
All other payments and expenses	63,036 82	
Actual cash expenditures		$888,474 30

Stocks and Bonds in Statement.

	Par Value.	Market Value.
U. S. 4½ coup. bonds	$ 2,000 00	$ 2,065 00
Union Pacific R. R. bonds	2,000 00	2,240 00
City of Kingston bonds	147,700 00	159,516 00
City of Richmond bonds	25,000 00	25,000 00
Dexter Sulphite and Paper Co. bonds	5,000 00	5,000 00
N. Y. C. & H. R. R. R. stock	60,000 00	60,600 00
Ills. Central R. R. stock	20,000 00	19,600 00
Ills. Central Leased Lines stock	1,700 00	1,360 00
Western Union Telegraph stock	35,000 00	26,950 00
National Union Bank stock	13,600 00	19,550 00
Watertown National Bank stock	5,000 00	7,000 00
Excelsior Carriage Co. stock	2,500 00	2,500 00
	$319,500 00	$331,381 00

Total amount at risk 31st December, 1890 ..... $240,657,608 00

Business in Maryland in 1890.

Fire risks written in 1890	$3,399,170 00
Premiums received	26,807 53
Losses paid	9,321 59
Losses incurred	10,521 59

Sworn Statement, filed in this Department, of the

ALLIANCE INSURANCE ASSOCIATION OF NEW YORK, N. Y.

Commenced business 1887. Capital stock, $200,000.

JAMES YEARANCE, *President.* ARMSTRONG MALTBIE, *Secretary.*

PRINCIPAL OFFICE, 67 AND 69 WILLIAM ST.

Attorney to accept service in Maryland.....JAMES BIRCKHEAD.

General Agents in Maryland....BIRCKHEAD & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$325,645 00	
Interest due and accrued	2,338 00	
Cash in company's office and in bank	28,898 86	
Premiums in course of collection	18,769 93	
Total admitted assets		$375,651 79

LIABILITIES.

Losses reported, adjusted and unpaid	$ 9,200 00	
Re-insurance reserve required by law	114,009 53	
All other liabilities as per detailed statement on file	4,045 66	
Gross liabilities, exclusive of capital		$127,255 19
Surplus as regards policy-holders		$248,396 60
Capital stock		200,000 00
Surplus over capital		$ 48,396 60

INCOME DURING YEAR.

Cash premiums received	$171,970 49	
Interest on loans and dividends	10,607 40	
Actual cash income		$182,577 89

EXPENDITURES DURING YEAR.

Amount paid for losses	$104,833 54	
Commissions and brokerage	43,080 94	
Salaries and fees	18,780 20	
Taxes paid	4,393 61	
All other payments and expenses	18,337 47	
Actual cash expenditures		$189,425 76

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
New York city con. stk., 3 per ct., reg., 1907.	$200,000 00	$219,750 00
United States treasury notes.....	15,000 00	15,000 00
Chicago, Mil. and St. Paul Railway Co, gold coupon bonds, 5 per ct., registered, 1921.	25,000 00	26,500 00
United New Jersey Railroad and Canal Co., 4 per cent., registered, 1929.....	20,000 00	22,000 00
Long Island Railroad Co. stock.....	10,000 00	8,575 00
Pittsburg and Western Railroad Co. bonds, 4 per cent., registered, 1917.....	10,000 00	7,700 00
Ulster and Delaware Railroad Co. bonds, 5 per cent., registered, 1928.....	10,000 00	10,000 00
West Shore Railroad Co. bonds, 4 per cent,, registered, 2361.....	10,000 00	10,000 00
Nassau Gas Light Co. scrip.....	6,000 00	6,120 00
	$306,000 00	$325,645 00

Total amount at risk 31st December, 1890..... $52,149,548 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$693,912 00
Premiums received.....	5,360 28
Losses paid.....	4,295 36
Losses incurred.....	4,295 36

Sworn Statement, filed in this Department, of the

AMERICAN INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1818. Capital stock $300,000.

FRANCIS PEABODY, *President.* J. W. FIELD, *Secretary.*

PRINCIPAL OFFICE, 47 KILBY STREET.

Attorney to accept service in Maryland.....J. S. MAURY.

General Agents in Maryland.....MAURY & DONNELLY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$484,473 70	
Loans on collaterals	38,306 25	
Interest due and accrued	3,986 60	
Cash in company's office and in bank	26,548 14	
Premiums in course of collection	14,496 12	
Bills receivable taken for premiums	14,988 29	
All other assets as per detailed statement	35 23	
Total admitted assets		$582,834 33

LIABILITIES.

Losses reported, adjusted and unpaid	$ 28,797 90	
Re-insurance reserve required by law	175,397 67	
Unpaid dividends to stockholders	315 00	
All other liabilities as per detailed statement on file	8,099 64	
Gross liabilities, exclusive of capital		$212,610 21
Surplus as regards policy holders		$370,224 12
Capital stock		300,000 00
Surplus over capital		$70,224 12

INCOME DURING YEAR.

Cash premiums received	$261,763 67	
Interest on loans and dividends	23,674 53	
Actual cash income		$285,438 20

EXPENDITURES DURING YEAR.

Amount paid for losses	$167,759 32	
Cash dividends	8,763 00	
Commissions and brokerage	50,953 87	
Salaries and fees	24,433 75	
Taxes paid	6,316 96	
All other payments and expenses	20,042 42	
Actual cash expenditures		$278,269 32

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
222 shares Old Boston National Bank.....	$22,200 00	$26,695 50
200 shares Columbian National Bank.....	20,000 00	22,400 00
45 shares National Eagle Bank	4,500 00	4,792 50
170 shares Globe National Bank.....	17,000 00	17,000 00
142 shares Hamilton National Bank.....	14,200 00	17,040 00
62 shares New England National Bank.....	6,200 00	10,540 00
100 shares Suffolk National Bank.....	10,000 00	11,050 00
152 shares State National Bank.....	15,200 00	19,152 00
280 shares National Union Bank.....	28,000 00	39,760 00
100 shares Merchants National Bank.....	10,000 00	15,025 00
56 shares Tremont National Bank.....	5,600 00	6,398 00
69 shares Washington National Bank.....	6,900 00	8,349 00
462 shares Boston & Albany Railroad.....	46,200 00	89,628 00
13 shares Boston & Lowell Railroad.....	6,500 00	11,472 50
200 shares Old Colony Railroad.....	20,000 00	33,200 00
8 shares Merrimac Manufacturing Co.. ...	8,000 00	9,800 00
D E Chicago, Burlington & Quincy R.R., 4 per cent. bonds.....	50,000 00	44,000 00
Stg Eastern Railroad 6 per cent. bonds.....	20,000 00	23,788 20
D D Chicago, Milwaukee & St. Paul R.R., 6 per cent. bonds.....	25,000 00	27,625 00
Cincinnati, Indianapolis, St. Louis & Chicago R.R. 4 per cent. bonds.....	40,000 00	38,000 00
Boston & Albany R.R., 464 Rights (to subscribe to 116 new shares).....		8,758 00
	$375,500 00	$484,473 70

Total amount at risk 31st December, 1890.....$26,233 554 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$904,434 00
Premiums received.....	7,167 56
Losses paid.....	3,235 20
Losses incurred.....	3,407 43

Sworn Statement filed in this Department, of the

AMERICAN FIRE INSURANCE COMPANY OF NEWARK, N. J.

Commenced business 1846. Capital stock $600,000.

F. H. Harris, *President.* Jas. H. Worden, *Secretary.*

Principal Office, 746 Broad St.

Attorney to accept service in Maryland.....Roger C. Luckett.

General Agents in Maryland.....R. C. Luckett & Son.

Summary of Assets, 31st December, 1890.

Real estate	$ 313,807 72	
Loans on mortgage of real estate	1,319,039 83	
Stocks and bonds owned by the company—market value	396,625 00	
Interest due and accrued	23,143 72	
Cash in company's office and in bank	25,371 90	
Premiums in course of collection	35,382 45	
All other assets as per detailed statement	2,518 52	
Total admitted assets		$2,115,889 14

Liabilities.

Losses reported, adjusted and unpaid	$ 32,100 80	
Re-insurance reserve required by law	400,077 79	
Unpaid dividends to stockholders	5,096 40	
All other liabilities as per detailed statement on file	10,034 42	
Gross liabilities, exclusive of capital		$447,309 41
Surplus as regards policy-holders		$1,668,579 73
Capital stock		600,000 00
Surplus over capital		$1,068,579 73

Income During Year.

Cash premiums received	$447,924 73	
Interest on mortgages	67,141 33	
Interest on loans and dividends	23,957 17	
From other sources	5,640 57	
Actual cash income		$544,663 80

Expenditures During Year.

Amount paid for losses	$212,558 27	
Cash dividends	63,780 00	
Commissions and brokerage	76,872 89	
Salaries and fees	46,318 91	
Taxes paid	15,996 01	
All other payments and expenses	35,461 38	
Actual cash expenditures		$450,987 46

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States bonds, 4 per cent., registered	$175,000 00	$208,250 00
United States bonds, 4 per cent., coupon	25,000 00	29,750 00
North Hudson County, N. J., Railway, 5 per cent., mortgage bonds	100,000 00	105,000 00
United New Jersey Railroad and Canal, 4 per cent., mortgage bonds	50,000 00	53,625 00
	$350,000 00	$396,625 00

Total amount at risk 31st December, 1890 ..... $93,199,344 00

Business in Maryland in 1890.

Fire risks written in 1890	$1,071,648 00
Premiums received	6,578 92
Losses paid	1,074 33
Losses incurred	1,165 74

Sworn Statement, filed in this Department, of the

AMERICAN FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1857. Capital stock, $400,000.

DAVID ADEE, *President.* WM. H. CROLIUS, *Secretary.*

PRINCIPAL OFFICE, No. 146 BROADWAY.

Attorney to accept service in Maryland.....WILLIAM CUNNINGHAM.

General Agents in Maryland....CUNNINGHAM, COALE & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$ 24,220 00	
Stocks and bonds owned by the company—market value.....	956,675 00	
Loans on collaterals.....	199,200 00	
Interest due and accrued.....	2,384 50	
Cash in company's office and in bank	35,363 02	
Premiums in course of collection.....	146,787 19	
All other assets as per detailed statement....	833 17	
Total admitted assets.....		$1,365,462 88

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 44,875 39	
Re-insurance reserve required by law.....	470,319 34	
Unpaid scrip and interest.....	8,177 58	
All other liabilities as per detailed statement on file.....	35,557 39	
Gross liabilities, exclusive of capital..		$558,929 70
Surplus as regards policy-holders.....		$806,533 18
Capital stock		400,000 00
Surplus over Capital.....		$406,533 18

INCOME DURING YEAR.

Cash premiums received.....	$756,730 42	
Interest on mortgages.....	3,247 00	
Interest on loans and dividends.....	43,874 87	
Actual cash income.....		$803,852 29

Expenditures During Year.

Amount paid for losses	$377,789 95	
Cash dividends	40,000 00	
Commissions and brokerage	158,222 28	
Salaries and fees	60,803 82	
Taxes paid	10,607 98	
Scrip redeemed and interest paid to scrip-holders	250 00	
All other payments and expenses	80,157 21	
Actual cash expenditures		$727,831 24

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent. registered bonds	$300,000 00	$367,500 00
Delaware and Hudson Canal Co 7 per cent. bonds	50,000 00	51,750 00
St. Louis and Iron Mountain R. R. Co. 5 per cent. bonds	10,000 00	9,100 00
West Shore R. R. 4 per cent. bonds	25,000 00	25,625 00
Lake Gas Co. (Chicago) bonds	30,000 00	31,200 00
Consolidated Gas Co. stock	71,000 00	67,450 00
Rensselaer and Saratoga R. R. Co. stock	40,000 00	72,000 00
National Bank of Commerce stock	10,000 00	19,800 00
American Exchange National Bank stock	35,000 00	52,500 00
Bank State of New York stock	6,000 00	6,900 00
Merchants National Bank stock	20,000 00	32,000 00
Third National Bank stock	10,000 00	10,600 00
Phœnix National Bank stock	4,000 00	5,600 00
Mercantile Trust Co. stock	10,000 00	30,000 00
Delaware and Hudson Canal Co. stock	30,000 00	39,600 00
New York Central and Hudson River R. R. Co. stock	20,000 00	20,600 00
Manhattan Railway Co. stock	50,000 00	49,000 00
Western Union Telegraph Co. stock	50,000 00	38,750 00
Delaware, Lackawanna and Western R. R. Co. stock	20,000 00	26,700 00
	$791,000 00	$956,675 00

Total amount at risk 31st December, 1890 ..... $96,994,222 00

Business in Maryland in 1890.

Fire risks written in 1890	$ 1,449,240 00
Premiums received	10,004 31
Losses paid	1,189 58
Losses incurred	3,864 92

Sworn Statement, filed in this Department, of the

AMERICAN FIRE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1810. Capital stock $500,000.

THOMAS H. MONTGOMERY, *President.* RICHARD MARIS, *Secretary.*

PRINCIPAL OFFICE, NOS. 308 & 310 WALNUT ST.

Attorney to accept service in Maryland.....E. A. RICHARDSON.

General Agents in Maryland.....E. J. RICHARDSON & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 234,490 05	
Loans on mortgage of real estate	1,223,150 00	
Stocks and bonds owned by the company—market value	1,004,732 69	
Loans on collaterals	159,900 00	
Interest due and accrued	24,860 31	
Cash in company's office and in bank	169,390 04	
Premiums in course of collection	50,463 57	
All other assets as per detailed statement	8,407 41	
Total admitted assets		$2,875,394 07

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$75,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 272,494 87	
Re-insurance reserve required by law	1,719,600 98	
Unpaid dividends to stockholders	400 00	
All other liabilities as per detailed statement on file	2,189 40	
Gross liabilities, exclusive of capital		$1,994,685 25
Surplus as regards policy-holders		$880,708 82
Capital stock		500,000 00
Surplus over capital, including assets not admitted in this State		$455,708 82

INCOME DURING YEAR.

Cash premiums received	$1,945,165 19	
Interest on mortgages	58,104 95	
Interest on loans and dividends	62,413 54	
From other sources	61,039 80	
Actual cash income		$2,126,723 48

Expenditures During Year.

Amount paid for losses	$1,075,266 93	
Cash dividends	49,600 00	
Commissions and brokerage	396,875 51	
Salaries and fees	240,173 91	
Taxes paid	39,804 71	
All other payments and expenses	13,895 10	
Actual cash expenditures		$1,815,616 16

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States Currency, 6 per cent., 1898	$ 30,000 00	$35,400 00
Philadelphia & Reading R.R. Co.'s bonds, 4 per cent., 1958	112,000 00	89,880 00
Northern Pacific R.R. Co. bonds, 6 per cent., 1921	40,000 00	46,100 00
Pennsylvania Car Trust bonds, "C"	50,000 00	50,625 00
Steubenville & Indiana R. R. Co. 1st mortgage, 5 per cent	50,000 00	54,000 00
Pennsylvania R.R. Co. Consolidated mortgage bonds, 1905	20,000 00	23,000 00
Philadelphia, Wilmington & Balto. R.R. Co. bonds, 1892	10,000 00	10,500 00
Pennsylvania R.R. Co. General mortgage bonds, 1910	42,000 00	52,500 00
Belt Road & Stock Yard's bonds, 1911	20,000 00	21,060 00
Chicago & Western Ind. R.R. bonds, 1919	29,000 00	32,981 85
Philadelphia & Erie R.R. bonds, 1920	20,000 00	22,100 00
Shamokin Valley & Pottsville R.R. bonds, 1901	20,000 00	25,000 00
Lehigh Coal & Navigation Co. bonds, 1897	20,000 00	21,600 00
Northern Pacific R.R. Co. bonds, 7 per cent., 1903	50,000 00	61,000 00
Virginia & Tennessee R.R. Co., 5 per cent	25,000 00	27,500 00
State of Georgia 4½ per cent. bonds	25,000 00	30,250 00
Delaware & Chesapeake R.R. Co., bonds, 4 per cent	5,000 00	4,483 34
Huntingdon & Broad Top Mountain R.R. Co. bonds, 5 per cent., 1895	10,000 00	9,950 00
Borough of Bellefonte, Pennsylvania, 7 per cent	500 00	535 00
Corning, Cowanesque & Antrim R.R. Co., bonds, 6 per cent., 1890	20,000 00	21,000 00
Philadelphia & Reading R.R. Co., 1st series, 5 per cent., 1922	25,500 00	25,372 50
Lehigh Valley R.R. Co. Consolidated mortgage bonds, 6 per cent., 1923	51,000 00	63,750 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value
Mortgage Trust Co., of Pennsylvania, debenture bonds, 6 per cent	$25,000 00	$25,625 00
Middlesex Banking Co., debenture bonds, 6 per cent	25,000 00	25,525 00
Richmond, Fredericksburg & Potomac R.R., 4½ per cent. bonds	35,000 00	35,787 50
Phila. & Reading R.R. Co., 1st preference	20,000 00	11,150 00
Phila. & Reading R.R. Co., 2d preference	2,000 00	720 00
Phila. & Reading R.R. Co., 3d preference	5,000 00	1,225 00
Allegheny Valley R.R. Co. bonds, 7 3-10 per cent	10,000 00	10,900 00
Northern Central R.R. Co. Consolidated mortgage bonds, 1900	30,000 00	34,500 00
New York & Long Branch R.R. Co. bonds, 1931	15,000 00	16,650 00
Northern Pacific and Montana R.R.	30,000 00	30,450 00
Pennsylvania & New York Canal & R.R.	50,000 00	55,000 00
City of Portland Water bonds	50,000 00	57,500 00
N. W. Guaranty Loan Co., debenture	15,000 00	15,175 00
Lehigh Valley Railway Co., 4½ per cent	25,000 00	25,875 00
Lehighton Water bonds	5,000 00	5,062 50
	$1,017,000 00	$1,079,732 69

Total amount at risk 31st December, 1890 ..... $241,204,802 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,833,801 00
Premiums received	17,783 54
Losses paid	9,514 21

Sworn Statement, filed in this Department, of the

AMERICAN SURETY COMPANY OF NEW YORK, N. Y.

Commenced business 1884.—Capital stock $1,000,000.

WILLIAM L. TRENHOLM, *President.* FRED. F. NUGENT, *Secretary.*

PRINCIPAL OFFICE, No. 160 BROADWAY.

Attorney to accept service in Maryland.....W. T. SHACKELFORD.

General Agent in Maryland..W. T. SHACKELFORD.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 200,000 00	
Stocks and bonds owned by the company.—market value	1,138,790 00	
Interest due and accrued	12,686 76	
Cash in company's office and in bank	11,799 80	
Premiums in course of collection	36,976 63	
All other assets as per detailed statement	1,342 50	
Total admitted assets		$1,401,595 69

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$60,750 00	
Liabilities in said States	1,006 39	
Surplus over said liabilities	$59,743 61	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 71,697 60	
Re-insurance reserve required by law	219,566 13	
All other liabilities as per detailed statement on file	7,764 57	
Gross liabilities, exclusive of capital		$299,028 30
Surplus as regards policy-holders		$1,102,567 39
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$162,311 00

INCOME DURING YEAR.

Cash premiums received	$421,464 13	
Interest on mortgages	827 50	
Interest on loans and dividends	42,655 56	
From other sources	5,136 62	
Actual cash income		$470,083 81

Expenditures During Year.

Amount paid for losses	$ 79,213 35	
Cash dividends	90,000 00	
Commissions and brokerage	30,063 42	
Salaries and fees	103,422 17	
Taxes paid	10,067 95	
All other payments and expenses	58,121 28	
Actual cash expenditures		$370,888 17

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent. registered bonds	$230,000 00	$276,300 00
New York City consolidated stock	100,000 00	101,500 00
Western Union Telegraph Company's stock	260,000 00	197,600 00
Consolidated Gas Company (New York) stock	10,000 00	9,500 00
The State Trust Company (New York) stock	237,600 00	392,040 00
Lake Shore & Mich. Southern R.W. Co. stock	150,000 00	159,000 00
Missouri, Kansas & Texas R. W. Co. bonds	50,000 00	37,250 00
Delaware, Lackaw'a & West. R. R. Co. stock	20,000 00	26,350 00
	$1,057,600 00	$1,199,546 00

Total amount at risk 31st December, 1890 ..... $73,883,359 00

Business in Maryland in 1890.

Surety risks written in 1890	$540,000 00
Premiums received	3,222 69
Losses paid	none.
Losses incurred	none.

Sworn Statement, filed in this Department, of the

BOSTON MARINE INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1874.—Capital stock $1,000,000.

RANSOM B. FULLER, *President.* THOMAS H. LORD, *Secretary.*

PRINCIPAL OFFICE, NO. 17 STATE ST.

Attorney to accept service in Maryland.....J. HENRY SIRICH.

General Agent in Maryland.....J. HENRY SIRICH.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 28,940 78	
Loans on mortgage of real estate	512,800 00	
Stocks and bonds owned by the company—market value	989,000 00	
Loans on collaterals	92,900 00	
Interest due and accrued	5,802 30	
Cash in company's office and in bank	310,792 51	
Premiums in course of collection	154,002 29	
Bills receivable taken for premiums	572,223 36	
Total admitted assets		$2,666,461 24

LIABILITIES.

Losses reported, adjusted and unpaid	$183,972 00	
Re-insurance reserve required by law	430,566 38	
Gross liabilities, exclusive of capital		$614,538 38
Surplus as regards policy-holders		$2,051,922 86
Capital stock		1,000,000 00
Surplus over capital		$1,051,922 86

INCOME DURING YEAR.

Cash premiums received	$1,020,436 48	
Interest on mortgages	21,231 72	
Interest on loans and dividends	56,348 06	
From other sources	2,242 41	
Actual cash income		$1,100,258 67

EXPENDITURES DURING YEAR.

Amount paid for losses	$690,168 14	
Cash dividends	100,000 00	
Commissions and brokerage	24,651 95	
Salaries and fees	46,042 95	
Taxes paid	14,103 77	
All other payments and expenses	68,088 12	
Actual cash expenditures		$943,054 93

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
City of Boston 6 per cent. bonds	$75,000 00	$80,812 50
City of Boston 4 per cent. bonds	25,000 00	26,000 00
City of Bangor 6 per cent. bonds	10,000 00	10,725 00
Boston and Albany R. R. 7 per cent. bonds.	20,000 00	20,450 00
Chicago, Burlington and Quincy R. R. 4 per cent. bonds	7,000 00	6,160 00
Chicago, Burlington and Quincy R. R. 5 per cent. bonds	10,000 00	10,200 00
Oregon Short Line Railway 6 per cent. bonds	10,000 00	10,200 00
Louisville, Evansville and St. Louis R. R. 6 per cent. bonds	2,000 00	2,120 00
Fitchburg R. R. 5 per cent. bonds	25,000 00	26,750 00
Wisconsin Central R. R. 5 per cent. bonds	20,000 00	18,300 00
Union Pacific, Lincoln and Colorado R. R. 5 per cent. bonds	25,000 00	21,500 00
Atchison, Topeka and Santa Fe R. R. 4 per cent. bonds	50,000 00	39,000 00
Atchison, Topeka and Santa Fe R. R. 5 per cent. income bonds	50,000 00	24,250 00
Toledo, St. Louis and Kansas City R. R. 6 per cent. bonds	20,000 00	18,500 00
Atchison, Topeka and Santa Fe R. R. stock.	50,000 00	14,500 00
Chicago, Burlington and Quincy R. R. stock	62,700 00	56,116 50
Iron Railway Co. stock	29,700 00	14,850 00
Union Pacific R. R. stock	15,000 00	6,450 00
Boston and Albany R. R. stock	10,000 00	19,400 00
Boston and Lowell R. R. stock	10,000 00	17,600 00
Toledo, St. Louis and Kansas City R. R. stock	53,000 00	13,250 00
Oregon Short Line R. R. stock	5,000 00	900 00
Fitchburg R. R. (preferred) stock	20,000 00	17,200 00
Manchester Mills stock	20,000 00	30,200 00
Atlantic National Bank, Boston, stock	10,000 00	13,900 00
Atlas National Bank, Boston, stock	10,000 00	12,125 00
Beverly National Bank, Beverly, stock	12,600 00	17,230 50
Brookline National Bank, Brookline, stock.	10,000 00	14,100 00
Columbian National Bank, Boston, stock	12,000 00	13,440 00
Commercial National Bank, Boston, stock	30,100 00	30,100 00
National Eagle Bank, Boston, stock	10,000 00	10,600 00
Eliot National Bank, Boston, stock	25,000 00	33,500 00
National Exchange Bank, Boston, stock	10,000 00	13,375 00
First National Bank, Boston, stock	10,000 00	25,312 50
First National Bank, Salem, stock	2,000 00	2,660 00
Globe National Bank, Boston, stock	15,000 00	15,000 00
Grand National Bank, Marblehead, stock	1,700 00	2,040 00
Hamilton National Bank, Boston, stock	10,000 00	12,000 00
National Hide & Leather Bank, Boston, stock	11,000 00	14,300 00
Howard National Bank, Boston, stock	10,000 00	11,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Lincoln National Bank, Boston, stock.....	$10,000 00	$11,725 00
Mercantile National Bank, Salem, stock.....	7,800 00	9,711 00
Merchants National Bank, Boston, stock...	10,200 00	15,147 00
Merchants National Bank, Salem, stock. ...	5,000 00	6,575 00
Naumkeag National Bank, Salem, stock....	10,000 00	14,625 00
New England National Bank, Boston, stock	15,000 00	25,537 50
North National Bank, Boston.....	5,300 00	7,287 50
Old Boston National Bank, Boston, stock...	10,000 00	12,000 00
Railroad National Bank, Lowell, stock.....	5,000 00	6,587 50
National Bk. of the Republic, Boston, stock	15,000 00	24,450 00
National Revere Bank, Boston, stock.....	20,000 00	25,600 00
Second National Bank, Boston, stock.....	10,000 00	19,300 00
State National Bank, Boston, stock.....	20,000 00	24,750 00
Suffolk, National Bank, Boston, stock	10,000 00	11,025 00
Tremont National Bank, Boston, stock.....	10,000 00	11,425 00
Winthrop National Bank, Boston, stock....	15,000 00	17,137 50
	$992,100 00	$989,000 00

Total amount at risk 31st December, 1890..... $10,346,054 00

BUSINESS IN MARYLAND IN 1890.

Marine and inland risks written in 1890.....	$2,778,314 00
Premiums received.....	31,261 16
Losses paid.....	30,019 64
Losses incurred.....	30,859 81

Sworn Statement, filed in this Department, of the

BOYLSTON INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1873.—Capital stock, $557,200.

J. W. BALCH, *President.* WASHINGTON GLOVER, *Secretary.*

PRINCIPAL OFFICE, No. 30 KILBY STREET.

Attorney to accept service in Maryland.....G. W. S. HALL

General Agent in Maryland.....G. W. S. HALL.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$209,800 00	
Stocks and bonds owned by the company—market value.....	493,447 68	
Loans on collaterals.....	114,100 00	
Interest due and accrued.....	5,750 00	
Cash in company's office and in bank.....	44,224 72	
Premiums in course of collection.....	42,059 61	
Bills receivable taken for premiums.....	14,712 12	
Total admitted assets.....		$924,094 13

Liabilities.

Losses reported, adjusted and unpaid	$ 23,529 68	
Re-insurance reserve required by law	219,346 73	
Unpaid scrip interest	1,543 50	
All other liabilities as per detailed statement on file	16,208 25	
Gross liabilities, exclusive of capital		$260,628 16
Surplus as regards policy-holders		$663,465 97
Capital stock		557,200 00
Surplus over capital		$106,265 97

Income During Year.

Cash premiums received	$293,420 77	
Interest on mortgages	8,211 51	
Interest on loans and dividends	27,763 08	
Actual cash income		$329,395 36

Expenditures During Year.

Amount paid for losses	$180,450 80	
Cash dividends	16,716 00	
Commissions and brokerage	56,492 10	
Salaries and fees	28,700 00	
Taxes paid	2,722 83	
Interest paid to scripholders	76 90	
All other payments and expenses	28,294 57	
Actual cash expenditures		$313,453 20

Stocks and Bonds in Statement.

	Par Value.	Market Value.
250 shares Merchants National Bank of Boston	$25,000 00	$37,500 00
200 shares State National Bank of Boston	20,000 00	25,200 00
300 shares National Bank of the Republic, Boston	30,000 00	48,300 00
300 shares Washington National Bank, of Boston	30,000 00	36,600 00
300 shares Columbian Nat. Bank of Boston	30,000 00	33,900 00
200 shares Tremont Nat. Bank of Boston	20,000 00	22,800 00
67 shares Revere National Bank of Boston	6,700 00	8,576 00
17 shares New England National Bank of Boston	1,700 00	2,890 00
57 shares Boston & Albany R.R.	5,700 00	11,172 00
150 shares Boston & Providence R.R.	15,000 00	37,200 00
350 shares Fitchburg R.R.	35,000 00	29,750 00
$10,000 Oregon Railway & Nav. Co bonds	10,000 00	9,300 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
$25,000 Kansas City, Memphis & Birmingham R.R. bonds	$25,000 00	$24,000 00
$25,000 Atchison, Top & S. F. R.R., new, 4 per cent. bonds	25,000 00	19,500 00
$10,000 Atchison, Top & S. F. R.R., new income bonds	10,000 00	4,800 00
$25,000 Duluth, South Shore & Atlantic R.R. bonds	25,000 00	23,750 00
$30,000 Chicago, Burlington & Q. R.R. (Neb. ex.) 4 per cent. bonds	30,000 00	26,700 00
$25,000 Old Colony R.R. 4½ per cent. bonds	25,000 00	26,500 00
$ 9,500 Cedar Rapids & Missouri River R.R. 7 per cent. A.D., 1891 bonds	9,500 00	9,500 00
$10,000 Cedar Rapids & Missouri River R.R. 7 per cent. A.D., 1894 bonds	10,000 00	10,500 00
$11,500 Cedar Rapids & Missouri River R.R., 7 per cent. A.D., 1916 bonds	11,500 00	15,180 00
$10,000 New Eng. Mort. Security Co. bonds	10,000 00	9,500 00
$ 8,000 Metropolitan Tel. & Tel. Co. bonds	8,000 00	8,400 00
$ 8,000 Utah & Northern R.R. bonds	8,000 00	7,440 00
City of Cairo	1,100 00	1,100 00
172 Boston & Albany R.R. rights		3,268 00
156 Atchison Top & S. F. R.R. gold bond scrip	100 00	121 68
	$427,300 00	$493,447 68

Total amount at risk 31st December, 1890 ..... $36,124,007 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$446,740 00
Premiums received	3,962 50
Losses paid	2,044 46
Losses incurred	3,310 07

Sworn Statement, filed in this Department, of the

BROADWAY INSURANCE CO. OF NEW YORK CITY, N. Y.

Commenced business 1849.—Capital stock $200,000.

E. B. MAGNUS, *President.* GEORGE W. JONES, *Secretary.*

PRINCIPAL OFFICE, No. 158 BROADWAY.

Attorney to accept service in Maryland.....SYDNEY ASHBRIDGE.

General Agent in Maryland.....SYDNEY ASHBRIDGE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$ 1,800 00	
Stocks and bonds owned by the company—market value.....	420,000 00	
Interest due and accrued.....	30,174 80	
Cash in company's office and in bank.....	26,068 04	
Total admitted assets.....		$478,042 84

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 3,750 00	
Re-insurance reserve required by law.....	55,217 85	
All other liabilities as per detailed statement on file.....	3,924 60	
Gross liabilities, exclusive of capital...		$62,892 45
Surplus as regards policy-holders.....		$415,150 39
Capital stock.....		200,000 00
Surplus over capital.....		$215,150 39

INCOME DURING YEAR.

Cash premiums received.....	$103,498 63	
Interest on mortgages.....	90 00	
Interest on loans and dividends.....	21,149 65	
Actual cash income.....		$124,738 28

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$35,266 89	
Cash dividends.....	22,000 00	
Commissions and brokerage.....	23,436 52	
Salaries and fees.....	11,969 73	
Taxes paid.....	449 46	
All other payments and expenses.....	13,568 88	
Actual cash expenditures.....		$106,691 48

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 6 per cent. bonds	$200,000 00	$248,000 00
200 shares Morris & Essex R. R. stock	10,000 00	15,500 00
500 shares N.Y., L. & W. R. R. stock	50,000 00	57,500 00
450 shares Chicago & N. W. R. R. stock	45,000 00	47,700 00
200 shares Illinois Central Railway stock	20,000 00	20,000 00
200 shares Lake Shore & M. S. R. R. stock	20,000 00	21,300 00
W. N. Collateral Bond (Trust)	10,000 00	10,000 00
	$355,000 00	$420,000 00

Total amount at risk 31st December, 1890 ..... $20,109,892 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$339,682 41
Premiums received	3,432 04
Losses paid	621 21
Losses incurred	621 21

Sworn Statement, filed in this Department. of the

CALIFORNIA INSURANCE COMPANY OF SAN FRANCISCO, CAL.

Commenced business 1861.—Capital stock $600,000.

L. L. BROMWELL, *President.* W. H. C. FOWLER, *Secretary.*

PRINCIPAL OFFICE, SAN FRANCISCO.

Attorney to accept service in Maryland ..... BENSON M. GREENE.

General Agent in Maryland ..... BENSON M. GREENE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$106,000 00	
Loans on mortgage of real estate	149,923 41	
Stocks and bonds owned by the company—market value	477,470 00	
Interest due and accrued	1,900 00	
Cash in company's office and in bank	308,849 84	
Premiums in course of collection	143,433 71	
Bills receivable taken for premiums	35,102 28	
Total admitted assets		$1,222,679 24

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$62,000 00	
Liabilities in said States	11,209 92	
Surplus over said liabilities	$50,790 08	

Liabilities.

Losses reported, adjusted and unpaid	$68,711 00	
Re-insurance reserve required by law	463,042 64	
All other liabilities as per detailed statement on file	6,821 51	
Gross liabilities, exclusive of capital		$538,575 15
Surplus as regards policy-holders		$684,104 09
Capital stock		600,000 00
Surplus over capital, including surplus of assets not admitted in this State		$134,894 17

Income During Year.

Cash premiums received	$755,902 88	
Interest on mortgages	4,553 79	
Interest on loans and dividends	41,316 06	
From other sources	5,538 98	
Actual cash income		$807,311 71

Expenditures During Year.

Amount paid for losses	$433,071 35	
Cash dividends	54,000 00	
Commissions and brokerage	139,280 40	
Salaries and fees	56,110 63	
Taxes paid	17,765 42	
All other payments and expenses	77,381 58	
Actual cash expenditures		$777,609 38

Stocks and Bonds in Statement.

	Par Value.	Market Value.
34 North Pacific R. R. bonds	$34,000 00	$39,270 00
25 California St. Cable bonds	25,000 00	25,500 00
25 Oakland Gas bonds	25,000 00	25,750 00
8 Pacific Rolling Mill bonds	8,000 00	8,240 00
25 San Diego Gas & Electric Light bonds	25,000 00	25,750 00
10 Spring Valley Water bonds	10,000 00	12,000 00
50 United States bonds	50,000 00	62,000 00
8 California Dry Dock bonds	4,000 00	4,170 00
275 shares Bank of California stock	27,500 00	77,275 00
100 shares California Wire Works stock	10,000 00	5,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value
300 shares First National Bank stock	$30,000 00	$51,000 00
200 shares Grangers Bank stock	20,000 00	21,400 00
200 shares London, Paris and American Bank stock	20,000 00	25,000 00
551 shares Oakland Bank Savings stock	27,550 00	38,570 00
400 shares Oakland Gas Light & Heat stk	8,000 00	13,800 00
400 shares Pacific Rolling Mill stock	40,000 00	36,100 00
150 shares Safe Deposit and Trust stock	15,000 00	7,500 00
160 shares San Francisco Gas stock	16,000 00	9,520 00
250 shares Spring Valley Water stock	25,000 00	23,625 00
200 shares Wells, Fargo & Co. stock	20,000 00	28,000 00
	$440,050 00	$539,470 00

Total amount at risk 31st December, 1890 ..... $59,337,212 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$ 784,259 00
Premiums received	6,579 13
Losses paid	2,803 90
Losses incurred	1,164 67

Sworn Statement, filed in this Department, of the

CITIZENS INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1837.—Capital stock $300,000.

EDWARD A. WALTON, *President.* FRANK M. PARKER, *Secretary*

PRINCIPAL OFFICE, No. 156 BROADWAY.

Attorney to accept service in Maryland.....JOHN O'G. ALLMAND

General Agents in Maryland....ALLMAND & GALLAGHER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$131,000 00	
Loans on mortgage of real estate	76,500 00	
Stocks and bonds owned by the company—market value	337,702 50	
Loans on collaterals	390,850 00	
Interest due and accrued	8,840 87	
Cash in company's office and in bank	67,555 16	
Premiums in course of collection	94,179 68	
All other assets as per detailed statement	1,776 31	
Total admitted assets		$1,108,404 52

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$ 40,000 00	
Liabilities in said States	8,860 27	
Surplus over said liabilities	$31,139 73	

Liabilities.

Losses reported, adjusted and unpaid	$ 38,972 88	
Re-insurance reserve required by law	487,854 67	
Unpaid dividends to stockholders	436 70	
All other liabilities as per detailed statement on file	16,722 17	
Gross liabilities, exclusive of capital		$543,986 42
Surplus as regards policy-holders		$564,418 10
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$295,557 83

Income During Year.

Cash premiums received	$663,569 39	
Interest on mortgages	3,394 91	
Interest on loans and dividends	32,198 33	
From other sources	5,035 84	
Actual cash income		$704,198 47

Expenditures During Year.

Amount paid for losses	$385,339 23	
Cash dividends	29,742 15	
Commissions and brokerage	135,107 39	
Salaries and fees	49,009 00	
Taxes paid	16,518 61	
All other payments and expenses	93,993 70	
Actual cash expenditures		$709,710 08

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent. registered bonds	$40,000 00	$48,400 00
Lake Shore & Mich. Southern R.R. bonds	50,000 00	60,500 00
Union Trust Co. stock	10,000 00	78,500 00
National Citizens Bank stock	29,925 00	50,872 50
National Bank of the Republic stock	5,000 00	9,500 00
National Bank of Commerce stock	10,000 00	19,500 00
Union Pacific R.R. stock	20,000 00	8,800 00
N. Y. Central & Hudson River R.R. stock	20,000 00	20,300 00
Missouri, Kansas & Texas General Consolidated 6 per cent. certificates	10,000 00	7,600 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Virginia bonds	$10,000 00	$ 750 00
Consolidated Gas Company stock	20,000 00	18,800 00
Oregon Short Line & Utah Northern R.R. bonds	2,000 00	1,580 00
Richmond & Danville R.R. bonds	10,000 00	10,000 00
Cleveland, Cincinnati, Chicago & St. Louis R.R. preferred stock	10,000 00	9,300 00
Cleveland, Cincinnati, Chicago & St. Louis R.R. common stock	20,000 00	12,000 00
Lake Shore & Michigan Southern R.R. stock	20,000 00	21,300 00
	$286,925 00	$377,702 50

Total amount at risk 31st December, 1890 ..... $119,924,281 83

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$624,694 00
Premiums received	5,466 30
Losses paid	2,012 56
Losses incurred	2,012 56

Sworn Statement, filed in this Department, of the

CITY TRUST SAFE DEPOSIT AND SURETY COMPANY OF PHILADELPHIA, PA.

Commenced business 1886.—Capital stock $500,000.

CHARLES M. SWAIN, *President.* JAMES F. LYND, *Secretary.*

PRINCIPAL OFFICE, No. 927 CHESTNUT STREET.

Attorney to accept service in Maryland ..... W. T. SHACKELFORD

General Agent in Maryland ..... W. T. SHACKELFORD.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate	$255,441 62	
Loans on mortgage of real estate	108,231 00	
Stocks and bonds owned by the company—market value	150,400 00	
Loans on collaterals	565,084 90	
Interest due and accrued	6,790 17	
Cash in company's office and in bank	194,864 47	
Premiums in course of collection	2,285 94	
All other assets as per detailed statement	1,200 00	
Total admitted assets		$1,284,298 10

Assets not Admitted in Maryland.

Commissions due	$ 763 36	
Ledger accounts	7,377 75	
Furniture and fixtures	6,335 22	
	$14,476 33	

Liabilities.

Losses reported, adjusted and unpaid	$ 8,400 00	
Re-insurance reserve required by law	38,530 20	
Due depositors	681,463 17	
All other liabilities as per detailed statement on file	500 00	
Gross liabilities, exclusive of capital		$728,893 37
Surplus as regards policy-holders		$555,404 73
Capital stock		500,000 00
Surplus over capital, including surplus assets not admitted in this State		$69,881 06

Income During Year.

Cash premiums received	$64,503 81	
Interest on mortgages	5,468 47	
Interest on loans and dividends	47,364 08	
From other sources	34,762 58	
Actual cash income		$152,098 94

Expenditures During Year.

Amount paid for losses	$14,030 30	
Commissions and brokerage	2,993 02	
Salaries and fees	35,578 19	
Taxes paid	4,186 01	
Interest paid to depositors	21,797 62	
All other payments and expenses	18,927 10	
Actual cash expenditures		$97,512 24

Stocks and Bonds in Statement.

	Par Value.	Market Value.
City of Pittsburg 4s	$15,000 00	$16,830 00
City of Erie 4s	13,000 00	13,390 00
Borough of South Chester 4s	16,000 00	16,320 00
Williamsport 4s	10,000 00	10,300 00
Allegheny County 5s	17,000 00	18,290 00
Allegheny County 4s	1,000 00	1,065 00
Pittsburg 7s	11,000 00	13,550 00
Ætna Iron Bonds	7,000 00	3,500 00
Reading gen. mortgage 4s	20,000 00	16,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Philadelphia & Erie general 5s	$7,000 00	$ 7,700 00
Lehigh Coal & Navigation 7s	5,000 00	6,200 00
Balto. & Ohio equip. 5s	10,000 00	10,000 00
Borough of South Bethlehem	17,000 00	17,255 00
	$149,000 00	$150,400 00

Total amount at risk 31st December, 1890 ..... $15,074,409 23

BUSINESS IN MARYLAND IN 1890.

Surety risks written in 1890	$282,700 00
Premiums received	1,738 75
Losses paid	3,846 91

Sworn Statement, filed in this Department, of the

COMMERCE INSURANCE COMPANY OF ALBANY, N. Y.

Commenced business 1859.—Capital stock $200,000.

GARRET A. VAN ALLEN, *President.* E. DARWIN JENISON, *Secretary.*

PRINCIPAL OFFICE, ALBANY.

Attorney to accept service in Maryland ..... E. B. DU VAL.

General Agents in Maryland ..... E. B. DU VAL & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 75,000 00	
Loans on mortgage of real estate	22,300 00	
Stocks and bonds owned by the company—market value	225,645 00	
Loans on collaterals	8,500 00	
Interest due and accrued	810 66	
Cash in company's office and in bank	13,399 22	
Premiums in course of collection	6,256 62	
All other liabilities as per detailed statement on file	1,064 59	
Total admitted assets		$352,976 09

LIABILITIES.

Losses reported, adjusted and unpaid	$ 9,180 00	
Re-insurance reserve required by law	68,911 89	
All other liabilities as per detailed statement on file	1,738 91	
Gross liabilities, exclusive of capital		$79,830 80
Surplus as regards policy-holders		$273,145 29
Capital stock		200,000 00
Surplus over capital		$73,145 29

Income During Year.

Cash premiums received	$101,145 02	
Interest on mortgages	945 74	
Interest on loans and dividends	14,429 97	
From other sources	3,268 95	
Actual cash income		$119,789 68

Expenditures During Year.

Amount paid for losses	$ 62,022 53	
Cash dividends	16,000 00	
Commissions and brokerage	19,634 46	
Salaries and fees	11,088 88	
Taxes paid	6, 325 47	
All other payments and expenses	7,188 56	
Actual cash expenditures		$122,259 90

Stocks and Bonds in Statement.

	Par Value.	Market Value.
10 bonds of $10,000 each, issued by the United States and registered in name of the Commerce Insurance Co. of Albany, N. Y., and known as U. S. currency bonds of 1899	$100,000 00	$120,000 00
150 shares of the capital stock of the National Commercial Bank of Albany, N. Y., of $100 each	15,000 00	45,000 00
150 shares of the capital stock of the First National Bank of Albany, N. Y., of $100 each	15,000 00	27,000 00
72 shares of the capital stock of the National Exchange Bank of Albany, N. Y., of $100 each	7,200 00	7,920 00
70 shares of the capital stock of the Albany City National Bank of Albany, N. Y., of $100 each	7,000 00	7,000 00
50 shares of the capital stock of the National Bank of Cohoes, N. Y., of $100 each	5,000 00	6,250 00
50 shares of the capital stock of the South End Bank of Albany, N. Y., of $100 each	5,000 00	5,500 00
16 shares of the capital st'k of the Merchants National Bank of Albany, N. Y., of $50 each	800 00	1,600 00
25 shares of the capital stock of the Holland Trust Co. of New York of $100 each	2,500 00	5,375 00
	$157,500 00	$225,645 00

Total amount at risk 31st December, 1890..... $13,505,049 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$342,950 00
Premiums received.....	2,533 54
Losses paid.....	1,332 25
Losses incurred.....	1,732 25

Sworn Statement, filed in this Department, of the

COMMERCIAL INSURANCE CO. OF SAN FRANCISCO, CAL.

Commenced business 1872.—Capital stock $200,000.

JOHN H. WISE, *President.* CHAS. A. LATON, *Secretary.*

PRINCIPAL OFFICE, NO. 439 CALIFORNIA STREET.

Attorney to accept service in Maryland.....JAS. BIRCKHEAD.

General Agents in Maryland....BIRCKHEAD & SON.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate.....	$ 4,500 00	
Loans on mortgage of real estate.....	100,221 26	
Stocks and bonds owned by the company—market value.....	60,538 12	
Loans on collaterals.....	38,900 00	
Interest due and accrued.....	557 35	
Cash in company's office and in bank.....	70,517 60	
Premiums in course of collection.....	85,662 48	
Bills receivable taken for premiums.....	4,670 71	
Total admitted assets.....		$365,567 52

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$57,250 00
Liabilities in said States.....	6,910 00
Surplus over said liabilities.....	$50,340 00

Liabilities.

Losses reported, adjusted and unpaid	$ 18,776 45	
Re-insurance reserve required by law	169,046 31	
All other liabilities as per detailed statement on file	3,365 49	
Gross liabilities, exclusive of capital		$191,188 25
Surplus as regards policy-holders		$174,379 27
Capital stock		200,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$ 24,719 27

Income During Year.

Cash premiums received	$440,211 14	
Interest on loans and dividends	18,426 28	
Actual cash income		$458,637 42

Expenditures During Year.

Amount paid for losses	$266,058 47	
Commissions and brokerage	93,698. 21	
Salaries and fees	35,976 99	
Taxes paid	11,390 87	
All other payments and expenses	34,197 72	
Actual cash expenditures		$441,322 26

Stocks and Bonds in Statement.

	Par Value.	Market Value.
1900 shares Merchants Exchange Bank stock in liquidation 22½	$190,000 00	$ 42,750 00
17 shares County Cal. bonds, 7 per cent., 16-1000 and 1-500, 107.81	16,500 00	17,788 12
50 City of Portland, Oregon, Water bonds, 5 per cent., 114½	50,000 00	57,250 00
	$256,500 00	$117,788 12

Total amount at risk 31st December, 1890 ..... $26,977,013 39

Business in Maryland in 1890.

Fire risks written in 1890	$534,047 00
Premiums received	5,520 05
Losses paid	1,129 43
Losses incurred	1,129 43

Sworn Statement, filed in this Department, of the

CONNECTICUT FIRE INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1850.—Capital stock $1,000,000.

J. D. Browne, *President.* Charles R. Burt, *Secretary.*

Principal Office, Hartford.

Attorney to accept service in Maryland.....R. C. Luckett.

General Agents in Maryland....R. C. Luckett & Son.

Summary of Assets, 31st December, 1890.

Real estate	$ 99,600 00	
Loans on mortgage of real estate	752,200 00	
Stocks and bonds owned by the company—market value	1,171,314 00	
Loans on collaterals	4,300 21	
Cash in company's office and in bank	135,197 54	
Premium notes in force	112,780 96	
Total admitted assets		$2,275,392 50

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$ 225,000 00	
Liabilities in said States	67,912 00	
Surplus over said liabilities	$157,088 00	

Liabilities.

Losses reported, adjusted and unpaid	$124,165 11	
Re-insurance reserve required by law	739,410 85	
Gross liabilities, exclusive of capital		$863,575 96
Surplus as regards policy-holders		$1,411,816 54
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$568,904 54

Income During Year.

Cash premiums received	$1,138,145 96	
Interest on mortgages	41,558 34	
Interest on loans and dividends	65,865 93	
Actual cash income		$1,245,570 23

Expenditures During Year.

Amount paid for losses	$580,952 60	
Cash dividends	80,000 00	
Commissions and brokerage	196,528 11	
Salaries and fees	94,987 05	
Taxes paid	26,010 70	
All other payments and expenses	82,807 76	
Actual cash expenditures		$1,061,286 22

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States reg. 4 per cent. cons. bonds	$ 50,000 00	$ 60,500 00
Dominion of Canada 4 per cent. bonds	100,000 00	105,000 00
State of Georgia 4½ per cent. bonds	25,000 00	26,625 00
City of Hartford bonds	15,000 00	15,450 00
City of New Britain bonds	15,000 00	15,750 00
City of Middletown bonds, 7s	10,000 00	10,600 00
City of Middletown bonds, 6s	10,000 00	10,600 00
City of Erie, Pa. bonds	10,000 00	10,300 00
City of Richmond, Va. bonds	50,000 00	50,000 00
City of Urbana, Ohio bonds	15,000 00	15,900 00
St. Paul, Minn., Board of Education bonds	23,000 00	23,000 00
Mankato, Minn., Board of Education bonds	15,000 00	15,000 00
Toledo, Ohio, Board of Education bonds	10,000 00	10,500 00
Cass County, Dakota bonds	13,000 00	13,000 00
Coffee County, Kansas bonds	10,000 00	10,000 00
Wapello, County, Kansas bonds	10,000 00	10,000 00
Tiffen, Ohio, Gas Company bonds	11,000 00	11,000 00
Minneapolis Gas Light Company bonds	25,000 00	26,250 00
Michigan Central R. R. Company bonds	20,000 00	24,000 00
Quincy, Alton & St. Louis R. R. Co bonds	49,000 00	49,000 00
N. Y., N. H. & Hartford R. R. Co. guar. bonds	40,000 00	50,800 00
Broadway & Seventh Ave. R. R. Co. bonds	20,000 00	21,200 00
Dayton & Michigan R. R. Co. bonds	25,000 00	26,250 00
Chi., Bur. & Quincy R. R. Co., Conver. bonds.	6,900 00	6,900 00
Chicago, Bur. & Quincy R. R. Co. bonds	7,000 00	6,020 00
West Chicago Street R. R. Co. bonds	10,000 00	10,000 00
Det., Lan. & Northern R. R. Co., guar. bonds.	2,000 00	2,000 00
G. R., Det. & Lansing R. R. Co., guar. bonds	3,000 00	3,000 00
New York & New England R. R. Co. bonds	60,000 00	61,200 00
Helena, Montana, Sewerage bonds	17,000 00	17,595 00
Central Safety Deposit Co., Chicago bonds	25,000 00	25,625 00
Chamber of Commerce Safety Vault Company, Chicago bonds	10,000 00	10,200 00
Traders' Safe & Trust Co., Chicago bonds	10,000 00	10,000 00
Northwestern Telegraph Company bonds	10,000 00	11,250 00
690 shares Chi., Bur. & Quincy R. R. Co. stock	69,000 00	60,720 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
150 shares Chi. & Northwestern R. R. Co. stk.	$15,000 00	$15,600 00
240 shares N.Y., N. H. & H. R. R. Co. stock..	24,000 00	60,000 00
300 shares P., Ft. W. & Chi. R. R. Co. stock..	30,000 00	45,000 00
114 shares Boston & Albany R. R. Co. stock.	11,400 00	23,712 00
300 shares N. Y. C. & H. Riv. R. R. Co. stock.	30,000 00	30,000 00
200 shares Det., L. & N. R. R. Co. pref. stock..	20,000 00	8,000 00
220 shares Chicago, R. I. & Pac. R. R. Co. stk.	22,000 00	14,400 00
310 shares Impor. & Trad. N. Bank, N. Y. stk.	31,000 00	155,000 00
125 shares Far. & Mech. N. Bk., Hartford stk.	12,500 00	12,750 00
412 shares Nat. Exchange Bank, Hartford stk.	20,600 00	25,956 00
300 shares Hartford Nat. Bank, Hartford stk.	30,000 00	45,000 00
185 shares First National Bank, Hartford stk.	18,500 00	19,055 00
100 shares Ætna National Bank, Hartford stk.	10,000 00	10,500 00
150 shares Phœnix Nat. Bank, Hartford stock.	15,000 00	18,300 00
93 shares Charter Oak N. Bank, Hartford stk.	9,300 00	9,486 00
100 shares Mercantile Nat. Bank, Hartford stk.	10,000 00	8,000 00
45 shares Conn.T. & Safe Dep.Co., Hartf'd stk.	4,500 00	6,300 00
167 shares First National Bank, Minneapolis, Minn. stock.....	16,700 00	25,050 00
22 shares Second N. Bk., N. Haven, Conn. stk.	2,200 00	2,970 00
500 shares Northwestern Tel. Co., guar. stock..	25,000 00	25,000 00
	$1,158,600 00	$1,396,314 00

Total amount at risk 31st December, 1890 .... $125,165,861 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$1,067,800 00
Premiums received.....	8,969 99
Losses paid.....	7,830 43
Losses incurred.....	7,833 99

Sworn Statement, filed in this Department, of the

CONTINENTAL INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1853.—Capital stock $1,000,000.

F. C. MOORE, *President.* CYRUS PECK, *Secretary*

EDWARD LANNING, *Asst. Secretary.*

PRINCIPAL OFFICE, NOS. 100 & 102 BROADWAY.

Attorney to accept service in Maryland.....BENSON M. GREENE.

General Agent in Maryland....BENSON M. GREENE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$734,360 00	
Loans on mortgage of real estate	171,510 00	
Stocks and bonds owned by the company—market value	3,837,872 00	
Interest due and accrued	33,580 42	
Cash in company's office and in bank	319,436 70	
Premiums in course of collection	229,621 39	
Bills receivable taken for premiums	120,233 12	
All other assets as per detailed statement	8,835 21	
Total admitted assets		$5,455,448 84

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$132,500 00	
Liabilities in said States	41,312 92	
Surplus over said Liabilities	$91,187 08	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 230,916 02	
Re-insurance reserve required by law	2,460,052 92	
Unpaid scrip and interest	37,290 28	
Unpaid dividends to stockholders	1,512 00	
Reserved for contingencies	150,000 00	
All other liabilities as per detailed statement on file	64,244 65	
Gross liabilities, exclusive of capital		$2,944,015 87
Surplus as regards policy-holders		$2,511,432 97
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,602,620 05

Income During Year.

Cash premiums received	$2,303,080 92	
Interest on mortgages	8,082 57	
Interest on loans and dividends	197,217 99	
From other sources	39,431 06	
Actual cash income		$2,547,812 54

Expenditures During Year.

Amount paid for losses	$1,225,157 27	
Cash dividends	139,797 00	
Commissions and brokerage	467,228 84	
Salaries and fees	252,333 23	
Taxes paid	54,055 73	
Scrip and interest paid to scripholders	1,325 68	
All other payments and expenses	195,150 13	
Actual cash expenditures		$2,335,047 88

Stocks and Bonds in Statement.

	Par Value.	Market Value.
250 shares American Exchange Nat. Bank	$25,000 00	$37,500 00
69 shares Bank of America	6,900 00	14,628 00
50 shares Bowery Bank	5,000 00	15,000 00
1200 shares Mechanics National Bank	30,000 00	61,500 00
250 shares Mercantile National Bank	25,000 00	55,000 00
350 shares Merchants National Bank	17,500 00	26,250 00
100 shares Nassau Bank	5,000 00	8,000 00
382 shares Phenix National Bank	7,640 00	10,314 00
200 shares Central Trust Co	20,000 00	240,000 00
1000 shares Cleveland, Cincinnati, Chicago, and St. Louis Railway Co. preferred	100,000 00	95,000 00
500 shares Lake Shore & Michigan Southern Railway Co	50,000 00	53,500 00
1600 shares N. Y. & Harlem R.R. Co., guar	80,000 00	208,000 00
1500 shares New York Central & Hudson River R.R. Co	150,000 00	150,000 00
205 shares New York, New Haven & Hartford R.R. Co	20,500 00	51,250 00
1000 shares Pennsylvania R.R. Co	50,000 00	50,000 00
4000 shares Pittsburg, McKeesport & Yougiogheny R.R. Co., guaranteed	200,000 00	234,000 00
1000 shares United N. J. R.R. & Canal Co. guaranteed	100,000 00	225,000 00
Atlantic & Gulf R.R. Co. 1st mortgage, 7 per cent. bonds, 1897	44,000 00	49,280 00
Cedar Rapids, Ia., F'ls & N. W. R'way Co., 1st guar., mort. 6 per cent. bonds, 1920, reg.	50,000 00	46,000 00
Central R.R. & Banking Co. of Ga., tripartite 1st mort. 7 p. c. bonds, 1893, reg	100,000 00	104,000 00
Chicago, Rock Island & Pacific R.R. Co. coll. and ex. 1st mort. 5 p. c. bonds, 1934	100,000 00	98,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Chi., Mil. & St. Paul R. W. Co., 1st mort. 6 per cent. bonds, 1910 (Chi. & Pac. Div.) Reg..	$50,000 00	$56,500 00
Chi. & Northwestern R. W. Co., 1st mort. sinking fund 6 p. c. reg. bonds, 1929.....	50,000 00	56,500 00
Chi., St. Paul, Minn. & Omaha R. W. Co. 1st con. mort. 6 per cent. bonds, 1930, reg....	100,000 00	118,000 00
Columbia & Greenville R R. Co., 1st mort. 6 per cent. bonds, 1916, reg.....	50,000 00	52,500 00
Elmira, Cortland & Northern R.R. Co., pref. 1st mort. 6 p. c. bonds, 1914, reg.....	50,000 00	55,000 00
Erie Railway Co., consolidated 1st mort. 7 per cent. bonds, 1920 reg.	50,000 00	67,000 00
Georgia, Carolina & Northern R. W. Co., guar. 1st mort. 5 per cent. bonds, 1929.....	25,000 00	25,000 00
Grand Rapids, Lansing & Detroit R.R. Co. guar. 1st mort. 5 per cent., 1927.....	50,000 00	47,500 00
Ind., Bloomington & Western R. W. Co., pref. 1st mort, 7 per cent. 1900, reg...	135,000 00	155,250 00
Kentucky Central Railway Co. 1st mort. 4 per cent. bonds, 1987.....	50,000 00	40,000 00
Midland R.R. Co. of New Jersey, 1st mort. 6 per cent. bonds, 1910.....	50,000 00	56,000 00
Mil., L. S. & Western R. W. Co. 1st. consolidated mort. 6 per cent. bonds, 1921, reg...	100,000 00	118,000 00
Morris & Essex R.R. Co. 1st con. guar. mort. 7 per cent. bonds, 1915, reg.....	50,000 00	67,500 00
N. Y. Central & Hudson River R. W. Co., deb. 5 per cent. bonds, 1904.....	50,000 00	54,000 00
N. Y. Lackawanna & Western R. W. Co. 1st mort. 6 per cent. bonds, 1921, reg.....	50,000 00	64,000 00
N. Y., L. E. & Western R.R. Co. 1st mort. 6 per cent. prior lien bonds, 1908, reg.....	50,000 00	55,000 00
Raleigh & Augusta Air Line R.R. Co., 6 per cent. 1st mort. bonds, 1926.....	50,000 00	55,000 00
Richmond & Danville R.R. Co. 1st mort. 6 per cent. bonds, 1915.....	50,000 00	57,500 00
St. Paul, Minn. & Manitoba R. W. Co. 6 per cent. bonds (Dakota Ex,) 1910, reg.....	100,000 00	115,000 00
Portland, Oregon, 5 p. c. water bonds., 1917...	50,000 00	55,000 00
Richmond, Virginia, 4 per cent. bonds, 1920..	50,000 00	50,000 00
Alabama New bonds, class A, 1906.,.....	10,000 00	10,000 00
Georgia 4½ per cent. bonds, 1915.....	25,000 00	27,500 00
South Carolina 6 per cent. con. "Brown" bonds, 1893.....	12,000 00	12,000 00
U. S. Registered 6 per cent. bonds currency...	543,000 00	663,150 00
New York City Registered 3 p. c. bonds, 1919.	5,000 00	5,250 00
	$3,041,540 00	$3,970,372 00

Total amount at risk 31st December, 1890.....$572,084,633 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$4,084,447 00
Premiums received.....	31,657 19
Losses paid.....	16,139 48
Losses incurred.....	9,706 83

Sworn Statement, filed in this Department, of the

DELAWARE MUT. SAFETY INS. CO. OF PHILADELPHIA, PA.

Commenced business 1835.—Capital stock $702,875.

TUTNALL PAULDING, *President.* HENRY LYLBURN, *Secretary.*

PRINCIPAL OFFICE, PHILADELPHIA.

Attorney to accept service in Maryland..... .....E. A. RICHARDSON.

General Agents in Maryland....E. J. RICHARDSON & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$140,000 00	
Loans on mortgage of real estate.....	106,200 00	
Stocks and bonds owned by the company—market value.....	849,825 00	
Loans on collaterals.....	235,000 00	
Interest due and accrued.....	2,279 66	
Cash in company's office and in bank.....	77,499 36	
Premiums in course of collection.....	57,219 74	
Bills receivable taken for premiums.....	21,771 58	
All other assets as per detailed statement ...	14,590 97	
Total admitted assets.....		$1,504,386 31

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 48,501 00	
Re-insurance reserve required by law.....	239,122 88	
Unpaid principal on scrip..	26,755 00	
Unpaid interest.....	8,818 20	
All other liabilities as per detailed statement on file.....	15,786 39	
Gross liabilities, exclusive of capital....		$338,983 47
Surplus as regards policy-holders.....		$1,165,402 84
Capital stock.....		702,875 00
Surplus over capital.....		$462,527 84

Income During Year.

Cash premiums received	$444,452 38	
Interest on mortgages and bonds	38,663 75	
Interest on loans and dividends	18,749 97	
From other sources	2,300 00	
Actual cash income		$504,166 10

Expenditures During Year.

Amount paid for losses	$207,540 90	
Cash dividends	1,948 00	
Commissions and brokerage	38,292 46	
Salaries and fees	88,766 60	
Taxes paid	17,963 82	
Scrip redeemed & interest paid to scrip-holders	24,821 30	
Actual cash expenditures		$379,333 08

Stocks and Bonds in Statement.

	Par Value.	Market Value.
City of Philadelphia bonds, 6 per cent	$ 85,000 00	$ 99,300 00
Lehigh Valley R. R. Co. bonds, 4½ per cent	23,000 00	23,575 00
City of St. Louis bonds, 6 per cent	100,000 00	104,500 00
City of Columbus bonds, 6 per cent.	25,000 00	25,500 00
American Steamship Co. bonds, 6 per cent	40,000 00	41,800 00
Newark City, N. J., bonds, 4 per cent	75,000 00	77,250 00
City of Camden, N. J., bonds, 4 per cent	30,000 00	30,000 00
City of Springfield, Ill., bonds, 5 per cent	25,000 00	26,000 00
Pennsylvania R. R. Co. stock, 5 per cent	25,000 00	25,000 00
Phila. & Reading R. R. Co. bonds, 5 per cent.	100,000 00	99,250 00
Allentown Terminal R. R. Co. bonds, 4 per ct.	50,000 00	50,000 00
Lehigh Valley R. R. Co. conl. bonds, 4½ per ct.	100,000 00	102,500 00
Penna. and New York Canal bonds, 4 per ct.	50,000 00	50,500 00
Phila. Wil. & Balto. R. R. Co. trust certificate, 4 per cent	30,000 00	29,100 00
State of Tennessee compromise bonds	36,500 00	25,550 00
Phila. & Reading R. R. Co. Car Trust 5 per ct.	40,000 00	40,000 00
	$834,500 00	$849,825 00

Total amount at risk 31st December, 1890 ..... $30,786,887 00

Business in Maryland in 1890.

Fire risks written in 1890	$468,160 00
Premiums received	4,875 37
Losses paid	3,052 56
Losses incurred	5,029 00

Sworn Statement, filed in this Department, of the

ELIOT INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1873.—Capital stock $200,000.

GREENLEAF C. GEORGE, *President.* GEORGE SHAW, *Secretary.*

PRINCIPAL OFFICE, No. 12 KILBY ST.

Attorney to accept service in Maryland..... .....HENRY C. LANDIS.

General Agent in Maryland....HENRY C. LANDIS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$101,900 00	
Stocks and bonds owned by the company—market value.....	180,811 00	
Interest due and accrued.....	3,371 15	
Cash in company's office and in bank.....	31,600 75	
Premiums in course of collection.....	28,420 09	
Total admitted assets.....		$346,102 99

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 20,004 00	
Re-insurance reserve required by law.....	106,152 52	
All other liabilities as per detailed statement on file	5,140 93	
Gross liabilities, exclusive of capital....		$131,297 45
Surplus as regards policy-holders.....		$214,805 54
Capital stock.....		200,000 00
Surplus over capital.....		$14,805 54

INCOME DURING YEAR.

Cash premiums received.....	$163,696 51	
Interest on mortgages.....	5,445 63	
Interest on loans and dividends.....	9,791 27	
Actual cash income.....		$178,933 41

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$120,438 43	
Commissions and brokerage.....	25,739 79	
Salaries and fees.....	9,956 00	
Taxes paid.....	4,262 36	
All other payments and expenses.....	18,716 14	
Actual cash expenditures.....		$179,112 72

STOCKS AND BONDS IN STATEMENT.

	Par value.	Market value.
Worcester & Nashua R. R. Co. bonds, 5 per ct.	$15,000 00	$15,000 00
Fitchburg R. R. Co. bonds, 5 per cent.....	10,000 00	10,500 00
Northampton Town bonds, 6 per cent.....	20,000 00	20,300 00
Boston City bonds, 6 per cent.....	10,000 00	10,550 00
Boston City bonds, 5 per cent.....	15,000 00	17,287 50
United States bonds, 4 per cent.....	50,000 00	61,250 00
Massachusetts State "L" bonds, 5 per cent...	15,000 00	15,075 00
25 shares Norwich & Worcester R. R. Co. stk.	2,500 00	4,450 00
50 shares Old Colony R. R. Co. stock.....	5,000 00	8,300 00
50 shares Vermont and Mass. R. R. Co. stock.	5,000 00	6,850 00
50 shares Shawmut National Bank stock.... .	5,000 00	6,512 50
37 shares National Revere Bank stock.....	3,700 00	4,736 00
	$156,200 00	$180,811 00

Total amount at risk 31st December, 1890..... $22,757,821 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$172,929 00
Premiums received.....	1,683 10
Losses paid.....	585 65
Losses incurred.....	22 42

Sworn Statement, filed in this Department, of the

EQUITABLE FIRE AND MARINE INS. CO. OF PROVIDENCE, R. I.

Commenced business 1860.—Capital stock, $300,000.

FRED. W. ARNOLD, *President.* JAS. E. TILLINGHAST, *Secretary.*

PRINCIPAL OFFICE, EQUITABLE BUILDING, No. 1 CUSTOM HOUSE ST.

Attorney to accept service in Maryland.....J. S. MAURY.

General Agents in Maryland....MAURY & DONNELLY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$129,900 00	
Loans on mortgage of real estate	89,650 00	
Stocks and bonds owned by the company—market value	310,145 00	
Loans on collaterals	900 00	
Interest due and accrued	840 00	
Cash in company's office and in bank	25,298 83	
Premiums in course of collection	31,339 59	
All other assets as per detailed statement	1,537 50	
Total admitted assets		$589,610 92

LIABILITIES.

Losses reported, adjusted and unpaid	$ 14,504 00	
Re-insurance reserve required by law	177,468 92	
Unpaid dividends to stockholders	493 50	
All other liabilities as per detailed statement on file	3,000 00	
Gross liabilities, exclusive of capital		$195,466 42
Surplus as regards policy-holders		$394,144 50
Capital stock		300,000 00
Surplus over capital		$94,144 50

INCOME DURING YEAR.

Cash premiums received	$272,786 50	
Interest on mortgages	5,135 81	
Interest on loans and dividends	15,882 06	
From other sources	4,345 02	
Actual cash income		$298,149 39

EXPENDITURES DURING YEAR.

Amount paid for losses	$148,001 19	
Cash dividends	21,022 70	
Commissions and brokerage	52,712 39	
Salaries and fees	19,380 00	
Taxes paid	9,721 73	
All other payments and expenses	22,234 27	
Actual cash expenditures		$273,072 28

Stocks and Bonds in Statement.

	Par Value.	Market Value.
500 shares Old Nat. Bank stock of Prov.....	$ 50,000 00	$ 58,000 00
340 shares Nat. Bank of Commerce stock of Providence.....	17,000 00	19,040 00
200 shares American Nat. Bank stock of Providence.....	10,000 00	8,700 00
30 shares Third Nat. Bank stock of Prov..	3,000 00	3,210 00
100 shares Fourth Nat. Bank stock of Prov.	10,000 00	12,100 00
100 shares First Nat. Bank of Warren stock.	10,000 00	9,000 00
200 shares N. Y. Central & Hudson River R.R. stock.....	20,000 00	20,300 00
100 shares Lake Shore & Michigan Southern R.R. stock.....	10,000 00	11,050 00
200 shares Illinois Central R.R. Co. stock...	20,000 00	19,400 00
100 shares Chicago, Rock Island & Pacific R.R. stock.....	10,000 00	7,050 00
100 shares Chicago, Burlington & Quincy R.R. stock.....	10,000 00	9,000 00
100 shares Mich. Central R.R. Co. stock.....	10,000 00	9,300 00
50 shares Rhode Island & Mass. R.R. Co. stock.....	5,000 00	5,000 00
50 shares Wells, Fargo & Co. Express.....	5,000 00	7,000 00
Union Pacific Railroad bonds 1st mort.....	25,000 00	27,875 00
N. Y. Elevated R.R. bonds, 7s.....	28,000 00	31,220 00
Pawtuxet Valley R.R. bonds (Endorsed by N. Y., Prov. & Boston R.R. Co.).....	22,000 00	26,400 00
Quincy, Alton & St. Louis R.R. bonds.....	10,000 00	10,500 00
National Water Works Co. bonds (Kansas City plant.....	10,000 00	10,000 00
Milwaukee City R.R. bonds.....	5,000 00	5,000 00
Chicago, Burlington & Quincy R.R. bonds..	1,000 00	1,000 00
	$291,000 00	$310,145 00

Total amount at risk 31st December, 1890..... $29,845,726 19

Business in Maryland in 1890.

Fire, marine and inland risks written in 1890.....	$1,584,985 20
Premiums received.....	11,892 11
Losses paid.....	8,843 89
Losses incurred.....	6,433 98

Sworn Statement filed in this Department, of the

FARMERS FIRE INSURANCE COMPANY OF YORK, PA.

Commenced business 1853.

G. Edw. Hersh, *President.* David Strickler, *Secretary.*

Principal Office, No. 29 E. Market Street.

Attorney to accept service in Maryland.....W. T. Shackelford.

General Agent in Maryland.....E. G. Parker.

Summary of Assets, 31st December, 1890.

Real estate	$ 36,500 00	
Loans on mortgage of real estate	193,973 24	
Stocks and bonds owned by the company—market value	269,012 50	
Loans on collaterals	1,300 00	
Interest due and accrued	4,234 29	
Cash in company's office and in bank	55,347 16	
Premiums in course of collection	25,964 69	
All other assets as per detailed statement	18 32	
Total admitted assets		$586,350 20

Liabilities.

Losses reported, adjusted and unpaid	$ 26,111 00	
Re-insurance reserve required by law	303,707 63	
All other liabilities as per detailed statement on file	2,659 68	
Gross liabilities,		$332,478 31
Surplus as regards policy-holders		$253,871 89

Income During Year.

Cash premiums received	$ 331,056 10	
Interest on mortgages	10,445 62	
Interest on loans and dividends	13,728 22	
From other sources	2,121 53	
Actual cash income		$357,351 47

Expenditures During Year.

Amount paid for losses	$214,870 33	
Commissions and brokerage	67,866 34	
Salaries and fees	23,085 94	
Taxes paid	9,025 69	
All other payments and expenses	21,457 82	
Actual cash expenditures		$336,306 12

Stocks and Bonds in Statement.

	Par Value.	Market Value.
York, Pa., city bonds, 4 per cent.....	$13,000 00	$13,000 00
N. C. R. R. gen. mort. bonds, due 1900, 6 p. c.	17,000 00	19,550 00
N. C. R. R. gen. mort. bonds, due 1925, 4 p. c.	8,000 00	8,240 00
Penna. R. R. gen. mtge. bds,, due 1900, 6 p. c.	20,000 00	24,750 00
Phila. & Erie R. R. bonds, due 1920, 5 per c.	15,000 00	16,575 00
Phila., Wil. & Balto. trust cert., 1921, 4 per c.	40,000 00	38,700 00
Sham., Sun., & Lewisb'g R.R. bds., 1912, 5 p. c.	10,000 00	10,000 00
United States reg. bonds, 1907, 4 per cent...	10,000 00	12,200 00
Phila. & R. R. R. gen. mtge. bds., 1958, 4 p. c.	20,000 00	16,050 00
12 shares Far. Nat. Bk. of York, Pa. stock.	1,200 00	2,100 00
50 shares cap. stk. York Co., N. Bk., York, Pa.	1,000 00	2,500 00
20 shares cap. stk. First Nat. Bank. York, Pa.	2,000 00	4,200 00
600 shares cap. stk. York Nat. Bk., York, Pa.	15,000 00	27,300 00
585 shares cap. stk. York Water Co., York, Pa.	14,625 00	48,847 50
York, Pa. flood loan bonds, 4 per cent.....	15,000 00	15,000 00
200 shares capital stock Penna. R. R. Co....	10,000 00	10,000 00
	$211,825 00	$269,012 50

Total amount at risk 31st December, 1890.....$ 47,688,226 00

Business in Maryland in 1890.

Fire risks written in 1890.....	$1,640,503 00
Premiums received.....	15,758 50
Losses paid.....	8,003 02
Losses incurred.....	8,837 37

Sworn Statement, filed in this Department of the

FARMERS MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF DELAWARE.

Commenced business 1839.

CHRISTIAN FEBIGER, *President.* WM. A. LA MOTTE *Secretary.*

PRINCIPAL OFFICE, WILMINGTON.

Attorney to accept service in Maryland..... .....P. H. CLEAVER.

General Agent in Maryland.....P. H. CLEAVER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 23,017 86	
Loans on mortgage of real estate	57,000 00	
Stocks and bonds owned by the company—market value	131,867 50	
Loans on collaterals	8,000 00	
Interest due and accrued	2,075 70	
Cash in company's office and in bank	6,586 29	
Premium notes in force.....$835,070		
Total cash assets		$228,547 35

LIABILITIES.

Losses reported, adjusted and unpaid	$12,169 16	
Premium notes in force.....$835,070		
All other liabilities as per detailed statement on file	4,700 00	
Gross liabilities		$16,869 16
Surplus as regards policy-holders		$211,678 19

INCOME DURING YEAR.

Cash premiums received	$41,411 44	
Interest on mortgages and bonds	10,615 86	
Actual cash income		$52,027 30

EXPENDITURES DURING YEAR.

Amount paid for losses	$25,376 60	
Cash returned during the year to members who have discontinued their policies	14,205 41	
Commissions to agents	1,826 64	
Salaries and fees	4,864 79	
Taxes paid	725 60	
Interest paid to scrip-holders	7,770 78	
All other payments and expenses	1,096 25	
Actual cash expenditures		$55,866 07

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Wilmington City bonds, 6 per cent	$19,850 00	$22,232 00
Wilmington City bonds, 5 per cent	15,000 00	15,450 00
Wilmington City bonds, 4½ per cent	30,000 00	30,000 00
P. W. & B. trust bonds, 4 per cent	5,000 00	4,837 50
P. W. & B. bonds, 4 per cent	12,000 00	11,760 00
New Castle Co. bonds, 4½ per cent	10,000 00	10,200 00
Wilmington City R. R. bonds, 5 per cent	5,000 00	5,000 00
Lehigh Valley R. R. bonds, 6 per cent	11,000 00	13,750 00
New Castle Gas bonds, 6 per cent	2,000 00	2,000 00
Dover water bonds, 4 per cent	2,000 00	1,900 00
144 shares Lehigh Valley R. R. stock	7,200 00	7,128 00
40 shares Wilmington Coal Gas stock	2,000 00	3,320 00
143 shares Del. R. R. stock	3,575 00	4,290 00
	$124,625 00	$131,867 50

Total amount at risk 31st December, 1890 ..... $10,497,742 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$734,842 00
Premiums received	2,931 39
Losses paid	4,344 77
Losses incurred	4,894 27

Sworn Statement, filed in this Department, of the

FIDELITY & CASUALTY INS. CO. OF NEW YORK, N. Y.

Commenced business 1876.—Capital stock $250,000.

WM. M. RICHARDS, *President.* ROBERT J. HILLAS, *Secretary.*

PRINCIPAL OFFICE, NOS. 140 TO 146 BROADWAY.

Attorney to accept service in Maryland ..... J. H. DUVALL.

General Agent in Maryland ..... J. H. DUVALL.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate	$ 6,000 00	
Loans on mortgage of real estate	7,200 00	
Stocks and bonds owned by the company—market value	702,240 00	
Loans on collaterals	270,020 00	
Interest due and accrued	3,679 78	
Cash in company's office and in bank	38,956 88	
Premiums in course of collection	350,955 52	
All other assets as per detailed statement	7,500 00	
Total admitted assets		$1,386,552 18

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$10,000 00	
Reserve on re-insurance	7,964 84	
All other securities	7,413 35	
Miscellaneous mort. and all other securities	9,298 86	
	$34,677 05	

Liabilities.

Losses reported, adjusted and unpaid	$102,584 54	
Re-insurance reserve required by law	881,985 17	
All other liabilities as per detailed statement on file	108,057 04	
Gross liabilities, exclusive of capital		$1,092,626 75
Surplus as regards policy-holders		$293,925 43
Capital stock		250,000 00
Surplus over capital, including assets not admitted in this State		$78,602 48

Income During Year.

Cash premiums received	$1,556,118 22	
Interest on mortgages, loans, dividends and from all other sources	44,445 52	
Actual cash income		$1,600,563 74

Expenditures During Year.

Amount paid for losses	$512,559 19	
Cash dividends	22,500 00	
Commissions and brokerage	417,450 00	
Salaries and fees	166,145 83	
Taxes paid	22,111 43	
All other payments and expenses	196,626 72	
Actual cash expenditures		$1,337,393 17

Stocks and Bonds in Statement.

	Par Value.	Market Value.
U. S. Government bonds 4 p. c. reg., 1907	$75,000 00	$91,000 00
U. S. Government bonds 6 p. c. reg., 1898	75,000 00	88,500 00
250 shares N. Y. Lack. and W. R. R. stock	25,000 00	27,500 00
P., C. and Toledo R. R. 1st mtge. 6 p. c. bds	25,000 00	26,750 00
West Shore R. R. 1st mtge. 4 per ct. bonds	25,000 00	25,375 00
Brooklyn & Montauk R. R. 1st m. 5 p. c. bds.	25,000 00	27,250 00
Lake Erie and W. R. R. 1st mtge. 5 p. c. bds.	25,000 00	27,000 00
Chi., R. I. & Pac. R. R. ext. and col. 5 p. c. bds.	50,000 00	49,000 00
Cent. R.R. of New Jersey gen. mtge. 5 p.c. bds.	25,000 00	27,250 00
Cin., I., St. L. & Ch. R. R. 1st mtge. 4 p. c. bds.	25,000 00	24,250 00
Ches. and Ohio R. R. P. M. 6 per cent. bds	10,000 00	11,250 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value.
Con. stock of the City of N. Y. 2½ per cent..	$100,000 00	$99,000 00
Kings County E. R. R. 1st mort. bds. 5 per ct.	10,000 00	10,000 00
City of Richmond, Va. 4 per cent. guar. stk.	10,000 00	10,000 00
Wabash Railway 1st mort. 5 per cent. bds..	25,000 00	24,500 00
200 shares Morris and Essex R. R. exten. stk.	20,000 00	20,400 00
Indiana State 3 per cent. bonds.....	50,000 00	50,000 00
200 shares Penna. R. R. stock (par $50.00)...	10,000 00	9,825 00
Central Ohio R. R. con. 1st m. 4 per ct. bds.	25,000 00	25,000 00
West. Union Tel. Co. col. trust 5 per ct. bds.	25,000 00	25,000 00
100 shares N. Y. C. and H. Riv. R. R. stock.	10,000 00	10,150 00
Den. & Rio Grande 1st con. mtge. 4 p. c. bds.	4,000 00	3,240 00
	$674,000 00	$712,240 00

Total amount at risk 31st December, 1890..... $227,220,551 85

BUSINESS IN MARYLAND IN 1890.

Risks written in 1890.....	Fidelity.....	$ 765,718 00
	Accident.....	1,813,000 00
	Plate glass.....	210,050 71
	Steam boiler.....	640,638 00
		$3,429,406 71
Premiums received on.....	Fidelity.....	$ 4,854 68
	Accident.....	9,480 56
	Plate glass.....	6,238 38
	Steam boiler.....	3,099 25
		$23,672 87
Losses paid.....	Fidelity.....	$ 148 40
	Accident.....	1,044 06
	Plate glass.....	1,063 28
	Steam boiler.....	.....
		$2,255 74
Losses incurred.....	Fidelity.....	$ 148 40
	Accident.....	1,044 06
	Plate glass.....	1,063 28
	Steam boiler.....	.....
		$2,255 74

Sworn Statement, filed in this Department, of the

FIREMENS INSURANCE COMPANY OF NEWARK, N. J.

Commenced business 1855.—Capital stock $600,000.

JOHN H. KASE, *President.* CHARLES COLYER, *Secretary.*

PRINCIPAL OFFICE, 784–786 BROAD STREET.

Attorney to accept service in Maryland.....M. WARNER HEWES.

General Agents in Maryland....M. WARNER HEWES & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$122,679 13	
Loans on mortgage of real estate	932,296 00	
Stocks and bonds owned by the company—market value	680,421 82	
Interest due and accrued	19,176 92	
Cash in company's office and in bank	23,300 31	
Premiums in course of collection	15,843 47	
All other assets as per detailed statement	1,727 08	
Total admitted assets		$1,795,444 73

LIABILITIES.

Losses reported, adjusted and unpaid	$ 14,382 22	
Re-insurance reserve required by law	215,495 40	
Unpaid scrip and interest	2,481 23	
All other liabilities as per detailed statement on file	3,802 45	
Gross liabilities, exclusive of capital		$236,161 30
Surplus as regards policy-holders		$1,559,283 43
Capital stock		600,000 00
Surplus over capital		$959,283 43

INCOME DURING YEAR.

Cash premiums received	$260,457 13	
Interest on mortgages	48,668 63	
Interest on loans and dividends	40,024 22	
From other sources	7,676 90	
Actual cash income		$356,826 88

Expenditures During Year.

Amount paid for losses	$123,168 22	
Cash dividends	72,000 00	
Commissions and brokerage	46,021 32	
Salaries and fees	20,067 06	
Taxes paid	10,734 30	
Scrip	29 84	
All other payments and expenses	18,762 13	
Actual cash expenditures		$290,782 87

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States Government bonds	$30,000 00	$34,750 00
M. & E. R. R., 1st cons. guar. mort. bonds	50,000 00	67,000 00
Orange & Newark Horse R. R. Co. m. bds	40,000 00	43,200 00
Essex Passenger Railway mortgage bonds	24,000 00	25,920 00
East Orange Township bonds	4,033 82	4,033 82
Newark Electric Light and Power Co. bds	12,500 00	12,500 00
United N. J. R. R. & Canal Co. stock	13,900 00	31,553 00
Del., Lack. & Western R. R. Co. stock	50,000 00	65,000 00
Morris & Essex R. R. Co. stock	65,000 00	93,600 00
Newark City National Bank stock	20,000 00	30,000 00
Second National Bank stock	20,000 00	29,000 00
National Newark Banking Co. stock	20,000 00	31,000 00
National State Bank stock	30,000 00	44,100 00
Essex Co. National Bank stock	18,900 00	39,690 00
German National Bank stock	4,200 00	6,930 00
Manufacturers National Bank stock	10,000 00	14,500 00
Newark Fire Insurance Co. stock	5,000 00	8,500 00
American Insurance Co. stock	20,000 00	40,000 00
Patterson Gas Light Co. stock	10,000 00	10,000 00
Newark Gas Light Co. stock	11,000 00	24,200 00
Citizens Gas Light Co. stock	11,850 00	20,145 00
Newark & Rosendale Cement Co. stock	4,000 00	4,800 00
	$474,383 82	$680,421 82

Total amount at risk 31st December, 1890 ..... $50,177,173 00

Business in Maryland in 1890.

Fire risks written in 1890	$625,667 66
Premiums received	4,168 23
Losses paid	114 71
Losses incurred	114 71

Sworn Statement, filed in this Department, of the

FIRE ASSOCIATION OF PHILADELPHIA, PENNSYLVANIA.

Commenced business 1817.—Capital stock, $500,000.

J. Lightfoot, *President.* W. S. Winship, *Secretary.*

Principal Office, No. 34 N. Fifth St.

Attorney to accept service in Maryland.....R. C. Luckett.

General Agents in Maryland.....R. C. Luckett & Son.

Summary of Assets 31st December, 1890.

Real estate	$ 129,991 00	
Loans on mortgage of real estate	1,612,217 01	
Stocks and bonds owned by the company.—market value	2,215,636 00	
Loans on collaterals	345,800 00	
Interest due and accrued	45,273 64	
Cash in company's office and in bank	167,119 74	
Premiums in course of collection	169,869 07	
All other assets as per detailed statement	73 00	
Total admitted assets		$4,685,979 46

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$56,000 00	
Liabilities in said States	28,504 43	
Surplus over said liabilities	$ 27,495 57	
Fire Association stock	104,040 00	
Loans on Fire Association stock	400 00	

Liabilities.

Losses reported, adjusted and unpaid	$ 161,516 09	
Re-insurance reserve required by law	3,110,256 93	
Gross liabilities, exclusive of capital		$3,271,773 02
Surplus as regards policy-holders		$1,414,206 44
Capital stock		500,000 00
Surplus over capital, including surplus and other assets not admitted in this State		$1,046,142 01

Income During Year.

Cash premiums received	$1,702,899 09	
Interest on mortgages	84,943 91	
Interest on loans and dividends	144,162 56	
From other sources	3,946 69	
Actual cash income		$1,935,952 25

Expenditures During Year.

Amount paid for losses	$862,680 77	
Cash dividends	200,000 00	
Commissions and brokerage	338,993 73	
Salaries and fees	140,896 28	
Taxes paid	55,288 89	
All other payments and expenses	33,177 78	
Actual cash expenditures		$1,631,037 45

Stocks and Bonds in Statement.

	Par Value.	Market Value.
City of Philadelphia loan, 6 per cent	$ 372,900 00	$ 462,396 00
City of Philadelphia loan, 3 per cent	100,000 00	100,000 00
City of Camden bonds, 7 per cent	1,500 00	1,875 00
City of Clay Centre bonds, 6 per cent	3,000 00	3,000 00
City of Richmond certificates, 6 per cent	25,000 00	30,000 00
City of Millville bonds, 7 per cent	6,000 00	6,600 00
City of Cincinnati bonds, 7 3-10 per cent	125,000 00	161,250 00
State of Georgia bonds, 4½ per cent	25,000 00	26,000 00
N. C. R. W. Co. gen. mort. bonds, 6 per cent.	168,000 00	193,200 00
Catawissa R. R. bonds, 7 per cent	10,000 00	11,500 00
Lehigh Valley R. R. bonds, 7 per cent	32,000 00	43,040 00
Lehigh Valley R. R. bonds, 6 per cent	100,000 00	125,000 00
Shamokin Valley and Pottsville bonds, 7 p. c.	20,000 00	24,200 00
Phila. and Erie R. R. bonds, 5 per cent	100,000 00	112,000 00
Belt R. R. & Stock Yards bonds, 6 per cent.	50,000 00	56,500 00
Louisville and Nashville R. R. bonds, 6 p. c.	95,000 00	107,350 00
Camden and Atlantic R. R. bonds, 5 per cent.	30,000 00	31,200 00
Texas and Pacific R. R. 1st mtge. bds., 6 p. c.	13,000 00	13,650 00
Penna. R. R. gen. mtge. bonds, 6 per cent	58,000 00	72,500 00
Pennsylvania R. R. con. mtg. bonds, 6 p. ct.	50,000 00	58,000 00
No. Pacific R. R. 1st mtg. land grant bonds 6 per cent	25,000 00	28,750 00
No. Pacific R. R. 1st mtg. bonds (Pend' or Div.), 6 per cent	25,000 00	25,500 00
Philadelphia & Reading R. R. gen. mtg. bonds, 4 per cent	10,000 00	8,000 00
Pennsylvania County bonds, 6 per cent	34,000 00	36,040 00
Philadelphia & Reading R. R. Car Trust certificates, 6 per cent	25,000 00	25,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Security Car Trust of Penna. bonds, series A. 6 per cent	$ 20,000 00	$ 20,000 00
Baltimore & Ohio Equipment Association bonds, series B, 5 per cent	25,000 00	25,000 00
Pennsylvania and New York Canal bonds, 7 per cent	8,000 00	8,960 00
Lehigh Coal and Navigation Company con. mtg. bonds, 7 per cent	100,000 00	124,000 00
Chamber of Commerce Ass'n bonds, 6 p. cent	12,000 00	12,000 00
Masonic Temple loan, 4 per cent	20,000 00	20,000 00
Peoria Mercantile Library Ass'n bonds, 6 p. c.	19,000 00	19,000 00
Mortgage Trust Company of Pennsylvania deb. bonds, 5 per cent	50,000 00	50,000 00
Philadelphia City Pass. R. W. Co. bonds, 5 per cent	50,000 00	53,500 00
2,530 shares, Pennsylvania R. R. Stock	126,500 00	126,500 00
306 shares, Fire Association of Phila. stock	15,300 00	104,040 00
331 shares, Philadelphia, Germantown & Norristown R. R. stock	16,550 00	41,375 00
70 shares, Chestnut Hill R. R. stock	3,500 00	8,750 00
	$1,969,250 00	$2,375,676 00

Total amount at risk 31st December, 1890 ..... $292,497,738 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$3,499,111 00
Premiums received	32,519 28
Losses paid	18,081 01
Losses incurred	17,855 07

Sworn Statement, filed in this Department, of the

FIRE INS. CO. OF THE COUNTY OF PHILADELPHIA, PA.

Commenced business 1833.—Capital stock $400,000.

JAMES N. STONE, *President.* JACOB NAYLOR, *Secretary.*

PRINCIPAL OFFICE, No. 110 S. FOURTH ST.

Attorney to accept service in Maryland.....JAMES BIRCKHEAD, JR

General Agents in Maryland..BIRCKHEAD & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 66,050 00	
Loans on mortgage of real estate	276,200 00	
Stocks and bonds owned by the company—market value	453,667 00	
Loans on collaterals	34,000 00	
Interest due and accrued	5,298 88	
Cash in company' s office and in bank	23,125 52	
Premiums in course of collection	39,664 36	
All other assets as per detailed statement,	3,247 98	
Total admitted assets		$901,253 74

LIABILITIES.

Losses reported, adjusted and unpaid	$ 24,312 05	
Re-insurance reserve required by law	299,563 55	
Unpaid dividends to stockholders	188 00	
All other liabilities as per detailed statement on file	8,092 12	
Gross liabilities, exclusive of capital		$332,155 72
Surplus as regards policy-holders		$569,098 02
Capital stock		400,000 00
Surplus over capital		$169,098 02

INCOME DURING YEAR.

Cash premiums received	$202,036 79	
Interest on mortgages	12,494 29	
Interest on loans and dividends	26,461 45	
From other sources	1,195 59	
Actual cash income		$242,188 12

Expenditures During Year.

Amount paid for losses	$107,891 28	
Cash dividends	27,812 00	
Commissions and brokerage	47,214 63	
Salaries and fees	10,417 32	
Taxes paid	6,449 80	
All other payments and expenses	16,022 87	
Actual cash expenditures		$215,807 90

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Jersey City loan, 1897, 7 per cent	$ 9,000 00	$10,800 00
Lehigh Valley R. R. 1st mort. 6's, 1898	5,000 00	5,700 00
Lehigh Valley R. R. 2d mort. 7's, reg. 1910	8,000 00	10,800 00
Lehigh Valley R. R. con. mort. 6's, reg. 1923	2,000 00	2,660 00
Lehigh Valley R. R. con. mtg. 6's, coup. 1923	3,000 00	3,990 00
Delaware and Bound Brook R. R. 1st mort. 7's. 1905	24,000 00	31,680 00
North Pennsylvania R. R. mort. 7's 1896	12,000 00	15,000 00
Catawissa R. R. bonds 2d mort. 7's, 1900	4,000 00	4,640 00
Pennsylvania Company 6's reg. 1907	14,000 00	14,910 00
Pennsylvania and New York Canal and R. R., 1st mort. 7's, 1906	6,000 00	7,500 00
Pennsylvania and New York Canal and R. R., 1st mort. 7's, 1896	4,000 00	4,520 00
Elmira & Williamsport R. R. stock, 11 shares	550 00	495 00
Huntingdon and Broad Top R. R. and Coal Company 2d mort. 7's, 1895	10,500 00	11,865 00
Pittsburg, Cincinnati and St. Louis R. R. Co. 1st mort. 7's, 1900	20,000 00	23,800 00
American Steamship Co., 1st mort. 6's, 1896	4,500 00	4,725 00
West Jersey R. R. 1st mort. 6's, 1896	7,000 00	7,560 00
New York Car Trust No. 2, series D	5,000 00	5,000 00
United New Jersey R. R. and Canal Co., con. mort. 6's, 1901	20,000 00	23,400 00
Phila. and Erie R. R. con. mort. 5's, 1920	10,000 00	11,100 00
Pennsylvania R. R. gen. mort. 6's, reg. 1910	5,000 00	6,300 00
Pennsylvania R. R. gen. mort. 6's, coup., 1910	6,000 00	7,560 00
Junction R. R. Co., 2d mort. 6's, 1900	7,000 00	8,260 00
Camden & Atlantic R. R. 1st mort. 6's, 1899	4,000 00	4,640 00
Belvidere Delaware R. R. 1st mort. 6's, 1902	1,000 00	1,160 00
Connecting Railway, series C, 6 p. c., 1902	2,000 00	2,320 00
Connecting Railway, series D, 1902	1,000 00	1,160 00
West Chester and Philadelphia R. R. gen. mort. 7's, 1891	2,000 00	2,040 00
Philadelphia, Germantown and Norristown R. R. stock, 264 shares	13,200 00	34,320 00
City of Camden 7 per cent. bonds, 1906	1,000 00	1,180 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Pennsylvania R. R. con. mort. 6's, 1905.....	$ 6,000 00	$ 6,960 00
Philadelphia & Reading Car Trust 6's, 1891.	5,000 00	5,120 00
United Companies of New Jersey, 150 shares	15,000 00	33,787 00
Germantown Passenger R. R., 205 shares....	10,250 00	18,860 00
Sch'kill River E. Side R. R. 1st mtg. 5's, 1935	15,000 00	15,600 00
Pennsylvania Steel Co., 5 p. c., 1917.....	15,000 00	16,050 00
B. & O. Equipment Ass'n, series A, 1891....	12,000 00	12,120 00
2d and 3d St. Passenger R. W. Co., 100 shares	5,000 00	17,500 00
Pennsylvania & North-Western R. R. Co., gen. mtg. 5's, 1930.....	10,000 00	10,400 00
Pennsylvania R. R. Co., 216 shares.....	10,800 00	10,800 00
Lehigh Valley Railway, 4½ p. c., 1940.....	25,000 00	26,000 00
The National Bank of Northern Liberties, 69 shares.....	3,450 00	11,385 00
	$343,250 00	$453,667 00

Total amount at risk 31st December, 1890.....$28,035,007 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$912,671 00
Premiums received.....	8,226 87
Losses paid.....	6,886 83
Losses incurred.....	6,888 34

Sworn Statement, filed in this Department, of the

FIREMENS FUND INSURANCE CO. OF SAN FRANCISCO., CAL.

Commenced business 1863.—Capital stock $1,000,000.

DAVID J. STAPLES, *President.* BERNARD FAYMONVILLE, *Secretary.*

PRINCIPAL OFFICE, No. 401 CALIFORNIA STREET.

Attorney to accept service in Maryland.....DANIEL W. HOPPER.

General Agents in Maryland....S. W. T. HOPPER & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 300,000 00	
Loans on mortgage of real estate.....	324,925 00	
Stocks and bonds owned by the company—market value.....	1,049,369 50	
Loans on collaterals.....	368,800 00	
Interest due and accrued.....	8,977 14	
Cash in company's office and in bank.....	190,227 45	
Premiums in course of collection.....	264,388 98	
Bills receivable taken for premiums.....	60,256 65	
All other assets as per detailed statement...	13,445 20	
Total admitted assets.....		$2,580,389 92

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$50,000 00	
Liabilities in said States	18,202 48	
Surplus over said liabilities	$31,797 52	

Liabilities.

Losses reported, adjusted and unpaid	$ 82,113 33	
Re-insurance reserve required by law	936,102 57	
All other liabilities as per detailed statement on file	38,715 38	
Gross liabilities, exclusive of capital		$1,056,931 28
Surplus as regards policy-holders		$1,523,458 64
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$555,256 16

Income During Year.

Cash premiums received	$1,333,639 38	
Interest on mortgages	38,016 60	
Interest on loans and dividends	61,682 93	
From other sources	20,859 08	
Actual cash income		$1,454,197 99

Expenditures During Year.

Amount paid for losses	$639,818 83	
Cash dividends	120,000 00	
Commissions and brokerage	182,392 55	
Salaries and fees	112,654 77	
Taxes paid	25,688 64	
All other payments and expenses	127,906 08	
Actual cash expenditures		$1,208,460 87

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Omnibus Cable Co's. bonds	$ 200,000 00	$235,000 00
Market Street Cable R. R. Co's. bonds	53,000 00	66,250 00
Powell Street Railway Co. bonds	50,000 00	58,000 00
Sutter Street Railway bonds	50,000 00	52,500 00
Northern Railway of California bonds	50,000 00	56,250 00
Oakland City Gas Light and Heat Co's. bds.	50,000 00	51,500 00
San Diego Gas & Electric Light Co's. bonds.	20,000 00	20,600 00
Riverside Water Co's. bonds	70,000 00	72,800 00
California Dry Dock Co's. bonds	48,500 00	49,712 50
Pacific Rolling Mills bonds	20,000 00	20,600 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Union Iron Works bonds	$ 4,000 00	$ 4,100 00
60 shares Bank of California stock	6,000 00	16,500 00
107 shares First Nat. Bank, S. F., stock	10,700 00	18,190 00
100 shares Anglo-California Bank stock, (50 per cent. paid up)	5,000 00	7,750 00
300 shares Grangers' Bank of California stk.	30,000 00	32,100 00
450 shares Oakland Bank of Savings stock, (50 per cent. paid up)	22,500 00	31,500 00
90 shares Savings Bank of Santa Rosa stk.	9,000 00	13,500 00
1000 shares California St. Cable R.R.Co's. stk.	100,000 00	109,000 00
550 shares Presidio & Ferries R. R.Co's. stk., (55 per cent. paid up)	30,250 00	13,750 00
300 shares North Beach and Mission R. R. Co's. stock	30,000 00	16,500 00
440 shares Sutter Street R. R. Co's. stock	44,000 00	39,600 00
550 shares Oakland Gas Light and Heat Co's. stock, (30 per cent. paid up)	11,000 00	18,975 00
250 shares Stockton Gas Light & Heat Co's. stock,(40 per cent paid up)	10,000 00	10,000 00
200 shares Pac. Gas Improvement Co's. stk. (33⅓ per cent. paid up)	6,666 66	13,700 00
656 shares California Dry Dock Co's. stock.	65,600 00	20,992 00
500 shares Pacific Rolling Mills stock	50,000 00	50,000 00
	$1,046,216 66	$1,099,369 50

Total amount at risk 31st December, 1890 ..... $124,462,272 00

BUSINESS IN MARYLAND IN 1890.

Fire, Marine and inland risks written in 1890	$2,955,342 58
Premiums received	20,450 12
Losses paid	9,098 67
Losses incurred	9,134 36

Sworn Statement, filed in this Department, of the

FRANKLIN FIRE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1829.—Capital stock $400,000.

JAMES W. MCALLISTER, *President.* EZRA T. CRESSON, *Secretary.*

PRINCIPAL OFFICE, NO. 421 WALNUT ST.

Attorney to accept service in Maryland.....W. T. SHACKELFORD.

General Agent in Maryland.....W. T. SHACKELFORD.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 308,150 00	
Loans on mortgage of real estate	489,241 34	
Stocks and bonds owned by the company—market value	1,089,305 00	
Loans on collaterals	1,052,900 00	
Interest due and accrued	11,465 61	
Cash in company's office and in bank	195,409 09	
Premiums in course of collection	66,759 36	
Total admitted assets		$3,213,230 40

LIABILITIES.

Losses reported, adjusted and unpaid	$ 48,079 69	
Re-insurance reserve required by law	1,770,232 40	
Unpaid dividends to stockholders	550 00	
All other liabilities as per detailed statement on file	9,157 36	
Gross liabilities, exclusive of capital		$1,828,019 45
Surplus as regards policy-holders		$1,385,210 95
Capital stock		400,000 00
Surplus over capital		$985,210 95

INCOME DURING YEAR.

Cash premiums received	$479,920 25	
Interest on mortgages	85,957 52	
Interest on loans and dividends	54,389 60	
From other sources	11,059 57	
Actual cash income		$631,326 94

EXPENDITURES DURING YEAR.

Amount paid for losses	$227,547 49	
Cash dividends	99,600 00	
Commissions and brokerage	85,583 28	
Salaries and fees	52,824 90	
Taxes paid	22,998 42	
All other payments and expenses	67,663 84	
Actual cash expenditures		$556,217 93

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
$45,000 Lehigh Valley R. R. con. mort. bonds, sterling gold, 6s, 1897	$45,000 00	$45,900 00
12,000 Pa. R. R. Co., gen. m. bds., reg. 6s, 1910	12,000 00	15,000 00
8,000 Pa. R.R. Co., gen. m. bds., coup. 6s, 1910	8,000 00	10,000 00
10,000 Pa. & N. Y. Canal & R. R. bds., 5s, 1939	10,000 00	11,300 00
3,000 Phila., Wil. & Balto. R. R. bds., 6s, 1901	3,000 00	3,300 00
5,000 W. Jersey & Atlantic R. R. bds., 1910	5,000 00	5,250 00
1,000 Pa. Car T. bds., 5s, 9 yrs., series B, 1891	1,000 00	1,000 00
10,000 Phila. & Erie R. R. bonds, 4s, 1920	10,000 00	9,800 00
10,000 Marion Co. (Ind.) C. H. bds., 5s, 1891	10,000 00	10,000 00
50 shares First Nat. Bank of Phila. stock	5,000 00	11,750 00
$15,000 P., Wil. & B. R. R. debent. bds., 4s, 1922	15,000 00	15,000 00
26,000 Pa. Equip. Trust bds., 4s, series D, 1891	26,000 00	24,440 00
21,000 Belv. Del. R. R. con. m. bds., 4s, 1927	21,000 00	21,000 00
10,000 Phila., Wil. & B. R. R. bds., reg. 4s, 1917	10,000 00	10,000 00
15,000 City of Quincy, (Ills.) 4 per ct. bds., 1906	15,000 00	15,300 00
50 shares Southwark National Bank stock	2,500 00	6,000 00
$31,000 Gloucester County, (N. J.) bonds, 4s	31,000 00	31,000 00
6,000 N. Pac. R. R., (Missouri Div.) 1st mort. bonds, 6s, 1919	6,000 00	6,000 00
20,000 Iowa City & W. R.R. 1st m. bds., 7s, 1909	20,000 00	20,000 00
25,000 Nat. Water Works Co. of N. Y., con. bonds, gold, 6s, 1903	25,000 00	25,000 00
10,000 Del. & Hudson Canal Co., 1st mort. bonds, 7s, 1891	10,000 00	10,000 00
8,000 Del. & Bound B. Co's. R.R. bds., 6s, 1899	8,000 00	8,800 00
33,000 Lehigh Valley R. R. con. mort. bonds, 6s, registered, 1923	33,000 00	41,250 00
2,000 Lehigh Valley R. R. con. mort. bonds, 6s, coupon, 1923	2,000 00	2,500 00
15,000 Chi. & W. Ind. R.R. bds., 1st m., 6s, 1919	15,000 00	16,500 00
30,000 Pa. R. R. Col. T. Loan bonds, 4½s, 1913	30,000 00	32,100 00
1,800 Infantry Battalion of State Fencibles 6s, 1896	1,800 00	1,800 00
25,000 Col. & Cin. Midland R. R. bonds, 1st mort. ext. 4½s, 1939	25,000 00	22,500 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
125 shares Phila., Wil. & Balto. R. R. stock....	$ 6,250 00	$ 6,875 00
$4,000 St. Paul, Minn. & Man. R. R. bonds, 1st mort. gold, 7s, 1909.....	4,000 00	4,400 00
4,000 Stony Crk. R. R. bds, 7s, coupons, 1907	4,000 00	4,800 00
15,000 Balto. & Pot. R. R. bds., 1st mort. sinking fund, gold, 6s, 1911.....	15,000 00	18,300 00
11,000 Balto. & Pot. R. R. bds., 1st mort. tunnel road, gold, 6s, 1911.....	11,000 00	13,530 00
7,000 Pa. & N. Y. Canal & R. R. bonds, 7s, series A, 1896.....	7,000 00	7,630 00
10,000 West Jersey R. R. bonds, 7s, 1899....	10,000 00	12,000 00
24,000 Phila. & Reading R. R. bonds, 7s, 1893	24,000 00	25,680 00
10,000 Hestonville, Mantua & Fairm't Pass. R. W. Co., bonds, 6s, 1895.....	10,000 00	10,300 00
20,000 Connecting R. R. Co. bonds, 6s, 1901..	20,000 00	23,600 00
25,000 Easton & Amboy R. R. bonds, 1st mort. 5s, 1920.....	25,000 00	27,500 00
5,000 Huntingdon & Broad Top R. R. bonds, 1st mort. ext. 4s, 1920.....	5,000 00	5,000 00
39,000 Lehigh Valley R. R. bds., 1st m. 6s, 1898	39,000 00	42,900 00
10,000 Elmira & Williamsport R. R. bds., 5s, 2862	10,000 00	10,500 00
25,000 Phila., Wil. & Balto. Trust certificate, 4s, 1921	25,000 00	24,750 00
25,000 N. Y., Lack. & W. R. R. bds., 6s, 1921	25,000 00	30,750 00
22,000 W. Jersey R. R. bds., con. m. 6s, 1909	22,000 00	24,200 00
25,000 N. Y. C. R. R. bonds, ext. 5s, 1893....	25,000 00	25,500 00
10,000 Jacksonville Southeastern R. R. bonds, gen. mortgage 6s, 1912.....	10,000 00	7,500 00
25,000 Harrisburg, Portsm'th, Mt. Joy & Lan. R. R. bonds, ext. 4s, 1913.....	25,000 00	26,000 00
3,300 Lehigh Coal & Nav. Co. loan 6s, 1897	3,300 00	3,630 00
15,000 N. C. R. R. bds., 2d m. 5s, series B, 1926	15,000 00	15,750 00
16 shares Continental Hotel Co. pref'd stock.	1,600 00	2,000 00
$25,000 Pennsylvania Co. bonds. 9s, 1907.....	25,000 00	26,250 00
30,000 Steubenville & Indiana R. R. bds., 1st mortgage ext. 5s, 1914.....	30,000 00	31,800 00
47,000 Penna. Salt Mfg. Co. bonds, 5s, 1900..	47,000 00	49,350 00
14,000 Cam. & Atlan. R. R. bds., con. 6s, 1911	14,000 00	15,400 00
17,000 Northern Central R. R. bds., con. gen. mort. sterling gold 6s, 1904.....	17,000 00	19,550 00
10,000 Phila. & Erie R. R. bds., gold 5s, 1920	10,000 00	11,100 00
500 shares Mine Hill & Schuylkill Haven R. R. stock.....	25,000 00	34,000 00
25 shares Penn. Co. for ins. on lives, &c., stk.	2,500 00	11,250 00
$20,000 Lehigh Valley Coal Co. bonds, reg. 5s, 1910.....	20,000 00	21,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
$13,000 Penna. Car Trust bonds, reg. 5s, 7 yrs., series H, 1891	$13,000 00	$13,000 00
24,500 B. & O. R. R. bonds, ext. 4s, 1935	24,500 00	24,500 00
10,000 Nor. Cen. R. R. bonds, con. 4¼s, 1925	10,000 00	10,200 00
16,000 River Front R. R. bds., 1st m. 4½s, 1912	16,000 00	16,320 00
	$1,001,450 50	$1,089,305 00

Total amount at risk 31st December, 1890 ..... $139,083,356 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,035,614 18
Premiums received	7,718 76
Losses paid	8,484 23
Losses incurred	9,614 25

Sworn Statement, filed in this Department, of the

GERMANIA FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1859.—Capital stock $1,000,000.

RUDOLPH GARRIGUE, *President.* CHARLES RUYKHAVER, *Secretary.*

PRINCIPAL OFFICE, NO. 177 AND 179 BROADWAY.

Attorney to accept service in Maryland ..... CHAS. L'ALLEMAND.

General Agent in Maryland ..... CHAS. L'ALLEMAND.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate	$ 50,000 00	
Loans on mortgage of real estate	189,500 00	
Stocks and bonds owned by the company—market value	2,476,376 25	
Interest due and accrued	2,577 50	
Cash in company's office and in bank	75,135 39	
Premiums in course of collection	190,586 41	
All other assets as per detailed statement	6,364 88	
Total admitted assets		$2,990,540 43

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$76,075 00
Liabilities in said States	31,299 89
Surplus over said liabilities	$44,775 11

Liabilities.

Losses reported, adjusted and unpaid	$ 98,560 02	
Re-insurance reserve required by law	1,029,148 34	
All other liabilities as per detailed statement on file	28,392 98	
Gross liabilities, exclusive of capital		$1,156,101 34
Surplus as regards policy-holders		$1,834,439 09
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$879,214 20

Income During Year.

Cash premiums received	$1,143,333 93	
Interest on mortgages	7,061 97	
Interest on loans and dividends	111,125 26	
Actual cash income		$1,261,521 16

Expenditures During Year.

Amount paid for losses	$605,311 95	
Cash dividends	100,000 00	
Commissions and brokerage	171,080 00	
Salaries and fees	113,806 72	
Taxes paid	28,114 25	
All other payments and expenses	111,240 81	
Actual cash expenditures		$1,129,553 73

Stocks and Bonds in Statement.

	Par Value.	Market Value
U. S. bonds, reg. 4 per cent., 1907	$250,000 00	$ 308,570 00
U. S. bonds, coupon, 4 per cent., 1907	864,000 00	1,067,040 00
Am. Dock & Imp. Co., 1st mort. bonds, 5 per per cent., 1921	25,000 00	26,500 00
Atc. Topeka & S. Fe R. R. gen. mort. bonds, 4 per cent., 1989	25,000 00	20,062 50
Central R. R. of N. J. gen. mort. bonds, 5 per cent., 1987	25,000 00	27,312 50
Chic. Burl. & Q. R, R. 1st. mort. bonds, 7 per cent., 1903	25,000 00	31,125 00
Chic., M. & St. P. R. R. (S. M. Div.) 1st mort. bonds, 6 per cent., 1910	25,000 00	28,250 00
Chic., M. & St. P. R. R. (Chic. & Pac. W.) 1st mort. bonds, 5 per cent., 1921	25,000 00	26,500 00
Chic. & N. W. Ry. 1st mort. bonds, 7 per cent., 1902	25,000 00	31,125 00
Chic., R. I. & Pac. R. R. 1st mort. bonds, 6 per cent., 1917	25,000 00	31,250 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Chic., St. L. & New O. R. R. gold loan mort. bonds, 5 per cent., 1951	$25,000 00	$27,562 50
Chic. St. P., Minn. & O. Ry. cons. mort. bonds, 6 per cent., 1930	25,000 00	28,937 50
Cle., Col. Cinn. & Indianapolis Ry. gold mort. bonds, 6 per cent., 1934	25,000 00	29,250 00
Denver & Rio Grande Ry. 1st mortgage bonds, 7 per cent., 1900	25,000 00	28,875 00
Denver & Rio Grande Ry. 1st cons. mortgage bonds, 4 per cent., 1936	25,000 00	20,250 00
D. D., E. B'way & B. R. R. cons. mort. bonds, 7 per cent., 1893	10,000 00	10,700 00
E. T., Va. & Ga. R R. 1st mort. bonds, 7 per cent., 1900	25,000 00	28,625 00
E. T., Va. & Ga. R. R. 1st cons. mort. bonds, 5 per cent., 1956	25,000 00	25,250 00
Evans. & Terre Haute R. R. 1st cons. mort. bonds, 6 per cent., 1921	25,000 00	28,625 00
Fargo & Southern Ry. 1st mtg. bds., 6 p. c. 1924	20,000 00	22,900 00
Flint & Pere Marquette R. R. 1st cons. mort. bonds, 5 per cent., 1939	25,000 00	25,000 00
Georgia State bonds, 3½ per cent., 1918	25,000 00	25,625 00
Hannibal & St. Joe R. R. cons. mort. bonds, 6 per cent, 1911	25,000 00	28,687 50
Kentucky Central Ry. 1st mtg. bds. 4 p. c. 1987	25,000 00	20,093 75
Lake Erie & W. R. R. 1st mtg. bds., 5 p. c. 1937	25,000 00	27,000 00
L. S. & Mich. S. Ry. cons. mort. skg. fund bds. reg. 7 per cent., 1900	25,000 00	30,812 50
Long Island R. R. 1st mort. bds., 5 p. c., 1931	15,000 00	16,800 00
Metropolitan E. R. R. 1st mtg. bds., 6 p. c. 1908	25,000 00	28,687 50
Mich. Central R. R. 1st cons. mortgage bonds, 7 per cent., 1902	25,000 00	30,625 00
Mich. Central R. R. 1st mtg. bds., 5 p. c., 1931	20,000 00	22,700 00
Mil. & No. R. R. (Main Line) 1st mort. bonds, 6 per cent., 1910	25,000 00	26,500 00
Mil. & St. P. Ry. (Chic. & Milw. Div.) 1st mort. bonds, 7 per cent., 1903	15,000 00	18,337 50
Mississippi State bonds, 4 per cent., 1919	20,000 00	20,000 00
National Park Bank stock, (50 shares)	5,000 00	16,600 00
N. Y., B'lyn & Man. B. Ry. 1st cons. gt. bonds, 5 per cent., 1935	25,000 00	24,750 00
N. Y. C. & H. R. R. R. 1st mortgage. bonds, 7 per cent., 1903	25,000 00	32,250 00
N. Y. C. & H. R. R. R. deb. bds., 5 p. c., 1904	25,000 00	27,000 00
Pittsburg & W. Ry., 1st mtg. bds., 4 p. c., 1917	25,000 00	18,812 50
Richmond City bonds, 4 per cent., 1923	40,000 00	40,100 00
Richmond City bonds, 5 per cent., 1919	10,000 00	10,350 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
St. P., Minn. & Man. Ry. 1st mort. bonds, 7 per cent., 1909	$14,000 00	$16,240 00
St. P. Minn. & Man. Ry. cons. mort. bonds, 4½ per cent., 1933	25,000 00	25,000 00
St. P. & No. Pac. R. R. gen. mort. bonds, 6 per cent., 1923	16,000 00	19,440 00
Third Ave. R. R. Co., 1st mtg. bds., 5 p. c. 1937	25,000 00	28,750 00
Toledo & Ohio Cen. Ry. 1st mort. bonds, 5 per cent., 1935	25,000 00	26,250 00
Union E. R. R. B'lyn, 1st mort. bonds, 6 per cent., 1937	15,000 00	15,900 00
Union Pacific R. R. 1st mortgage bonds, 6 per cent., 1898	25,000 00	28,687 50
Union Pacific R. R. (Kansas Pacific) 1st mort. bonds, 6 per cent., 1896	25,000 00	28,062 50
Wabash R. R. 1st mort. bonds, 5 p. c., 1939	25,000 00	24,500 00
	$2,189,000 00	$2,552,451 25

Total amount at risk 31st December, 1890 ..... $240,968,221 05

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$4,908,701 00
Premiums received	26,684 18
Losses paid	7,018 64
Losses incurred	7,023 64

Sworn Statement, filed in this Department, of the

GERMAN-AMERICAN INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1872.—Capital stock $1,000,000.

EMIL OELBERMANN, *President.* JAMES A. SILVEY, *Secretary.*

PRINCIPAL OFFICE, NO. 115 BROADWAY.

Attorney to accept service in Maryland.....JOHN O'G. ALLMAND

General Agents in Maryland .....ALLMAND & GALLAGHER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value.....	$4,811,017 00	
Cash in company's office and in bank.....	395,675 72	
Premiums in course of collection.....	268,200 84	
Total admitted assets.....		$5,474,893 56

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$125,000 00	
Liabilities in said States.....	52,563 42	
Surplus over said liabilities.....	$72,436 58	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 197,292 26	
Re-insurance reserve required by law.....	1,989,555 23	
All other liabilities as per detailed statement on file.....	63,923 90	
Gross liabilities, exclusive of capital....		$2,250,771 39
Surplus as regards policy-holders.....		$3,224,122 17
Capital stock.....		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State....		$2,296,558 75

INCOME DURING YEAR.

Cash premiums received.....	$2,388,212 97	
Interest on loans and dividends.....	231,128 36	
Actual cash income.....		$2,619,341 33

Expenditures During Year.

Amount paid for losses	$1,301,445 57	
Cash dividends	200,000 00	
Commissions and brokerage	401,036 59	
Salaries and fees	189,806 17	
Taxes paid	62,103 26	
All other payments and expenses	241,849 15	
Actual cash expenditures		$2,396,240 74

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States registered 4 per cent. bonds	$ 50,000 00	$ 60,500 00
United States currency 6 per cent. bonds	160,000 00	192,000 00
New York City additional water 3 p. c. bonds	512,500 00	538,125 00
New York City Dock 3 per cent. bonds	200,000 00	210,000 00
New York City School House 3 p. c. bds. 1908	115,284 00	121,048 00
New York City School House 3 p. c. bds. 1897	50,000 00	50,750 00
Brooklyn City registered 3 per cent. bonds	75,000 00	76,500 00
St. Louis, Mo., 4 per cent. bonds	100,000 00	105,000 00
Atlanta, Ga., 4½ per cent. bonds	25,000 00	26,250 00
Nashville, Tenn., water 4½ per cent. bonds	25,000 00	26,250 00
Albany & Susq. R. R. 1st consol. 4 p. c. bonds	75,000 00	87,375 00
Chicago, Rock Island & Pacific R. R. 1st mtg. 6 per cent. bonds	50,000 00	61,000 00
Chicago, Rock Island & Pacific R. R. 1st mtg. 5 per cent. bonds	50,000 00	48,750 00
Chic., Mil. & St. Paul R. R. 1st mortg. (I & D. Div.) 7 per cent. bonds	30,000 00	35,550 00
Chic., Mil. & St. Paul R. R. (La Crosse Div.) 5 per cent. bonds	60,000 00	58,200 00
Chic., Mil. & St. Paul R. R. (I. & M. Div.) 7 per cent. bonds	10,000 00	11,000 00
Chic., Mil. & St. Paul R. R. (C. & P. W. Div.) 5 per cent. bonds	30,000 00	31,500 00
Chic. & Northw'n R. R. skg. fund, 5 p. c. bonds	70,000 00	74,200 00
Chic. & Northw'n R. R. skg. fund, 6 p. c. bonds	40,000 00	45,200 00
Chic & Northw'n R. R. debenture, 5 p. c. bonds	45,000 00	47,700 00
Chic., Burlington & Quincy R. R. debenture, 5 per cent. bonds	55,000 00	54,450 00
Central Pacific R. R. 1st mtg. 6 per ct. bonds	50,000 00	55,000 00
Cairo & Fulton R. R. 1st mtg. 7 per ct. bonds	50,000 00	50,000 00
Dak. & Great South. R. R. 1st mtg. 5 p. c. bds.	25,000 00	25,000 00
Erie R. R. 1st consol. mtg. 7 per ct. bonds	100,000 00	131,250 00
Fargo & Southern R. R. 1st mtg 6 p. c. bds.	25,000 00	25,000 00
Kansas Pacific R. R. 1st mtg. 1895, 6 p. c. bds.	25,000 00	27,562 00
Kansas Pacific R. R. 1st mtg. 1896, 6 p. c. bds.	35,000 00	38,412 00
Kansas Pacific R. R. 1st mtg. 1899, 6 p. c. bds	25,000 00	27,625 00
Little Miami R. R. 1st mtg. 5 per ct. bonds	25,000 00	27,500 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Louisville & Nash. R. R. gold mtg. 6 p. c. bds.	$ 25,000 00	$ 28,437 00
Missouri Pacific R. R. 1st mtg. 6 p. c. bonds..	50,000 00	52,563 00
New York, Lackawanna & Western R. R. 1st mortgage 6 per cent. bonds.....	100,000 00	125,000 00
New York Central & Hudson River R. R. deb. 5 per cent. bonds	100,000 00	110,000 00
New York, Chic. & St. Louis R. R. 4 p. c. bds.	45,000 00	40,837 00
Omaha & St. Louis R. R. 1st mtg. 4 p. c. bds..	57,000 00	30,780 00
Pennsylvania Company 4½ per cent. bonds....	55,000 00	59,125 00
St. Louis, K. C. & North R. R. 1st mortgage real estate, 7 per cent. bonds.....	60,000 00	63,300 00
St. Paul, Minn & Manitoba R. R. 1st consol 6 per cent. bonds.....	30,000 00	34,050 00
Syracuse, Binghampton & New York R. R. 1st mortgage 7 per cent. bonds.....	30,000 00	39,000 00
Union Pacific R. R. 1st mtg. 6 per ct. bds.....	50,000 00	55,000 00
100 shares Albany & Susq. R. R. stock.....	10,000 00	15,500 00
850 shares Chic., R. I. & Pacific R. R. stock..	85,000 00	59,712 00
1600 shares Cleveland, Cincinnati, Chicago and St. Louis R. R. pref. stock.....	160,000 00	147,200 00
1000 shares Cayuga & Susq. R. R. stock.....	30,000 00	57,000 00
500 shares Chi. & Northwest'n R. R. pref. stk.	50,000 00	68,500 00
1233 shares Del. & Hud. Canal Co. stock.....	123,300 00	162,756 00
2500 shares Del., Lack. & Western R. R. stock	125,000 00	164,531 00
200 shares Det., Hillsdale & S. W. R. R. stock	20,000 00	18,200 00
500 shares Lake Shore & Mich. S. R. R. stock	50,000 00	53,187 00
1200 shares Morris & Essex R. R. stock.....	60,000 00	85,200 00
500 shares Mil., L. Shore & W. R. R. pref stk.	50,000 00	51,500 00
2633 shares New York & Harlem R. R. stock.	131,650 00	362,037 00
74 shares N. Y., New Haven & H. R. R. stock	7,400 00	18,500 00
200 shares New York, Lack. & West. R.R. stk.	20,000 00	22,000 00
300 shares N. Y., Prov. & Boston R. R. stock.	30,000 00	69,600 00
1000 shares Pennsylvania R. R. stock.....	50,000 00	50,250 00
500 shares Rensellaer & Saratoga R. R. stock..	50,000 00	86,000 00
100 shares American Exch. Nat. Bk. stock...	10,000 00	15,000 00
175 shares Bank of America stock.....	17,500 00	37,625 00
41 shares Bank of Commerce stock.....	4,100 00	7,790 00
200 shares Fourth National Bank stock.....	20,000 00	34,000 00
221 shares German-American Bk. stock.....	16,575 00	19,890 00
1000 shares Con. Gas Co. of New York stock..	100,000 00	94,500 00
300 shares New York Mutual Gas Light Co..	30,000 00	36,000 00
500 shares Standard Oil Trust stock.....	50,000 00	80,000 00
200 shares Pullman's Palace Car Co. stock...	20,000 00	36,000 00
1000 shares Western Union Telegraph Co. stk.	100,000 00	76,750 00
	$4,210,309 00	$4,936,017 00

Total amount at risk 31st December, 1890.....$470,043,750 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$3,286,116 00
Premiums received.....	23,550 79
Losses paid.....	8,686 23
Losses incurred.....	11,193 62

Sworn Statement, filed in this Department, of the

GIRARD FIRE & MARINE INS. CO. OF PHILADELPHIA, PA.

Commenced business 1853.—Capital stock $300,000.

ALFRED S. GILLETT, *President.* EDWIN F. MERRILL, *Secretary.*

PRINCIPAL OFFICE, PHILADELPHIA.

Attorney to accept service in Maryland..... ...J. CASEY BARRY.

General Agents in Maryland....J. CASEY BARRY & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$298,800 00	
Loans on mortgage of real estate.....	715,800 00	
Stocks and bonds owned by the company—market value.....	279,855 00	
Loans on collaterals.....	22,500 00	
Interest due and accrued.....	15,290 53	
Cash in company's office and in bank.....	82,586 87	
Premiums in course of collection.....	81,014 54	
Bills receivable taken for premiums.....	7,136 38	
All other assets as per detailed statement	3,661 20	
Total admitted assets.....		$1,506,644 52

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$ 25,000 00	
Girard F. & M. Ins. Co's stock.....	48,260 00	
Loans on Girard F. & M. Ins. Co's stock.....	5,700 00	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 21,002 51	
Re-insurance reserve required by law.....	656,022 05	
All other liabilities as per detailed statement on file.....	39,710 46	
Gross liabilities, exclusive of capital...		$716,735 02
Surplus as regards policy-holders.....		$789,909 50
Capital stock.....		300,000 00
Surplus over capital, including assets not admitted in this State.....		$568,869 50

Income During Year.

Cash premiums received	$449,759 59	
Interest on mortgages	40,859 46	
Interest on loans and dividends	17,275 56	
From other sources	8,513 16	
Actual cash income		$516,407 77

Expenditures During Year.

Amount paid for losses	$161,447 44	
Cash dividends	72,000 00	
Commissions and brokerage	87,830 13	
Salaries and fees	55,360 00	
Taxes paid	14,647 00	
All other payments and expenses	20,230 89	
Actual cash expenditures		$411,515 46

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States bonds	$ 72,000 00	$ 87,840 00
City of Louisville	10,000 00	12,400 00
County St. Louis	10,000 00	12,000 00
Union Pacific R. R.	5,000 00	5,800 00
Connecting R. R.	10,000 00	11,880 00
Pennsylvania R. R.	10,000 00	12,400 00
Phila. Wilmington & Balto. R. R.	40,000 00	39,600 00
Lehigh Navigation Co.	11,000 00	11,880 00
Lancaster & Reading R. R.	10,000 00	10,700 00
North Pennsylvania R. R.	5,000 00	6,250 00
Phila. & Reading R. R. Car Trust	35,000 00	35,000 00
City of Topeka	3,000 00	3,000 00
Zanesville & Ohio R. R. Co.	10,000 00	7,500 00
Lower Merion Gas Co.	6,500 00	6,500 00
Phila. & Reading R. R. preference bonds	2,000 00	700 00
State of Georgia	25,000 00	29 250 00
Hutchinson Water, Light & Power Co.	10,000 00	9,750 00
Holmesburg Water Co.	1,000 00	1000 00
Phila. & Darby Pass R. W. Co.	2,250 00	1,485 00
Girard F. & M. Ins. Co.	12,700 00	48,260 00
	$ 290,450 00	$ 353,115 00

Total amount at risk 31st December, 1890 ..... $76,875,948 00

Business in Maryland in 1890.

Fire risks written in 1890	$620,506 00
Premiums received	3,917 40
Losses paid	174 92
Losses incurred	184 92

Sworn Statement, filed in this Department, of the

GLENS FALLS FIRE INSURANCE CO. OF GLENS FALLS, N. Y.

Commenced business 1850.—Capital stock, $200,000.

R. M. LITTLE, *President.* J. L. CUNNINGHAM, *Secretary.*

PRINCIPAL OFFICE, No. 149 GLEN STREET.

Attorney to accept service in Maryland.....EDWARD W. THOMPSON.

General Agents in Maryland.....J. SAVAGE WILLIAMS & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 43,696 66	
Loans on mortgage of real estate	699,345 88	
Stocks and bonds owned by the company—market value	897,900 00	
Loans on collaterals	3,000 00	
Interest due and accrued	5,920 27	
Cash in company's office and in bank	149,339 49	
Premiums in course of collection	59,758 42	
Bills receivable taken for premiums	580 97	
Total admitted assets		$1,859,541 69

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$ 35,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 22,833 55	
Re-insurance reserve required by law	595,908 60	
All other liabilities as per detailed statement on file	17,039 86	
Gross liabilities, exclusive of capital		$635,782 01
Surplus as regards policy-holders		$1,223,759 68
Capital stock		200,000 00
Surplus over capital including assets not admitted in this state		$1,058,759 68

INCOME DURING YEAR.

Cash premiums received	$556,503 19	
Interest on mortgages	39,508 35	
Interest on loans and dividends	23,544 51	
From other sources	258 00	
Actual cash income		$649,814 05

Expenditures During Year.

Amount paid for losses	$259,914 11	
Cash dividends	20,000 00	
Commissions and brokerage	108,793 03	
Salaries and fees	53,086 18	
Taxes paid	14,647 98	
All other payments and expenses	41,673 93	
Actual cash expenditures		$498,115 23

Stocks and Bonds in Statement.

	Par Value.	Market Value.
N. Y. Central & Hudson River R. R. bonds, 1st mortgage	$200,000 00	$250,000 00
New York & Harlem R. R. bonds 1st mtge.	100,000 00	122,000 00
Lake Shore & Mich. R. R. bonds 1st mtge.	50,000 00	60,500 00
Syracuse Binghamton & N. Y. R. R. bonds 1st mortgage	53,000 00	68,900 00
West Shore R. R. bonds Gtd. Reg	50,000 00	50,000 00
Morris & Essex R. R. bonds 1st mtge	50,000 00	67,000 00
Hudson River Pulp & Paper Co. bonds, 1st mortgage	106,000 00	106,000 00
Georgia State bonds	25,000 00	25,000 00
Richmond City bonds	10,000 00	10,000 00
First Nat. Bank, Glens Falls Stock	10,000 00	20,000 00
International Loan & Trust Co. Debenture bonds with 1st mortgage collaterals	100,000 00	100,000 00
Jarvis-Conklin Mtge. Trust Co. debenture bonds with 1st mortgage collaterals	53,500 00	53,500 00
	$807,500 00	$932,900 00

Total amount at risk 31st December, 1890 ..... $113,092,034 00

Business in Maryland in 1890.

Fire risks written in 1890	$1,061,597 00
Premiums received	7,981 32
Losses paid	2,337 18
Losses incurred	2,347 18

Sworn Statement, filed in this Department, of the

HANOVER FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1852.—Capital stock $1,000,000.

J. REMSEN LANE, *President.* CHARLES L. ROE, *Secretary.*

PRINCIPAL OFFICE, No. 40 NASSAU STREET.

Attorney to accept service in Maryland.....THOMAS E BOND

General Agent in Maryland.....THOMAS E. BOND.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 250,000 00	
Loans on mortgage of real estate	58,000 00	
Stocks and bonds owned by the company—market value	1,799,976 50	
Loans on collaterals	100,350 00	
Interest due and accrued	4,198 42	
Cash in company's office and in bank	133,479 71	
Premiums in course of collection	140,482 56	
All other assets as per detailed statement	5,603 44	
Total admitted assets		$2,492,090 63

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$85,850 00	
Liabilities in said States	17,720 53	
Surplus over said liabilities	$68,129 47	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 79,095 30	
Re-insurance reserve required by law	906,864 27	
All other liabilities as per detailed statement on file	27,996 89	
Gross liabilities, exclusive of capital		$1,013,956 46
Surplus as regards policy-holders		$1,478,134 17
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$ 546,263 64

Income During Year.

Cash premiums received	$1,187,504 94	
Interest on mortgages	4,166 25	
Interest on loans and dividends	87,933 59	
From other sources	1,660 15	
Actual cash income		$1,281,264 93

Expenditures During Year.

Amount paid for losses	$636,369 58	
Cash dividends	100,000 00	
Commissions and brokerage	236,523 59	
Salaries and fees	131,731 94	
Taxes paid	31,433 93	
All other payments and expenses	113,912 43	
Actual cash expenditures		$1,249,971 47

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States bonds currency 6s	$ 50,000 00	$ 58,400 00
United States 4½ per cent. registered bonds	25,000 00	25,812 50
United States 4 per cent coupon bonds	48,000 00	59,280 00
State of Georgia 4½ per cent coupon bonds	25,000 00	28,625 00
City of Richmond, Va., 5 per cent reg. bonds.	50,000 00	55,750 00
N. Y. & Harlem R. R. Co. 1st mortgage 7 per cent bonds	25,000 00	30,500 00
Erie Railway Co. Consolidated Mtge. bonds.	54,000 00	72,360 00
Union Pacific R. R. 1st mortgage bonds	50,000 00	56,000 00
Cairo & Fulton R. R. 7 per cent 1st mortgage bonds	25,000 00	25,500 00
N. Y. Elevated R. R. Co. 1st mortgage 7 per cent bonds	20,000 00	23,000 00
Kansas Pacific Railway Co. Consolidated 1st mortgage bonds	50 000 00	54,500 00
Flint & Pere Marquette R. R. Co. 6 per cent gold bonds	30,000 00	34,875 00
Chicago, Milwaukee & St. Paul Railway Co. (Chic. & Pac. west. Div.) 1st Mort. gold bonds	25,000 00	26,625 00
C. B. & Q. R. R. Co. 4 per cent bonds (Ia. Div.)	25,000 00	23,000 00
Norfolk & Western R. R. Co. 6 per ct. gold bonds	5,000 00	5,900 00
Richmond & Danville R. R. Co. 6 per cent consolidated mortgage gold bonds	25,000 00	28,875 00
New York, Chicago & St. Louis Railroad Co. 1st mortgage 4 per cent gold bonds	30,000 00	27,300 00
Milwaukee & St. Paul R'way Co 1st mortgage (Ia. & Minn. Div.) 7 per cent Conv. bonds	6,000 00	6,780 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
St. Louis & Iron Mountain R.R. Co. 1st mortgage bonds 7 per cent.	$ 5,000 00	$ 5,250 00
Chic. Mil. & St. Paul R'way Co. (Wis. & Minn. Div.) 1st mort. 5 per cent gold bonds.	10,000 00	10,150 00
Chic. Mil. & St. Paul R'way Co. (term'l mtg.) thirty-year 5 per cent. gold bonds.	10,000 00	10,000 00
Louisville, New Albany & Chicago R'way Co. consolidated mortgage bonds 6 per cent.	15,000 00	13,725 00
Cin. Ind. St. Louis & Chic. R'way Co. 1st mortgage 4 per cent. bonds.	30,000 00	28,800 00
West Shore R.R. Co. 1st mort. guaranteed bonds 4 per cent.	100,000 00	102,250 00
Penn. Co. 4½ per cent. registered bonds.	36,000 00	37,800 00
Cent. R. R. of N. J. 100 year 5 per cent. general mortgage gold bonds.	100,000 00	109,250 00
Flint & Pere Marquette R. R. Co. consolidated 1st mort. 5 per cent. gold bonds.	30,000 00	30,450 00
Chesapeake & Ohio R'y Co. 1st Consol. mort. gold bonds (Rich. & All'y Div.) 2 per cent. (and 4 per cent.).	25,000 00	17,000 00
C. B. & Q. R. R. Co. 5 per cent. Conv. bonds.	1,000 00	1,000 00
N. Y. City Add. Water stock—3 per cent.	160,000 00	168,800 00
Rensselaer & Saratoga R. R. Co. consolidated cap. stock 100 shares, $100 each.	10,000 00	18,000 00
C. B. & Q. R. R. Co. capital stock 200 shares $100 each.	20,000 00	18,000 00
Chic. R. Isl. & Pacific R'y. Co. cap. stock 210 shares, $100 each.	21,000 00	14,805 00
Chic. & N. West. R'y Co. com. cap. stock 200 shares, $100 each.	20,000 00	21,000 00
Lake Shore & Mich. Southern R'y Co. capital stock, 500 shares, $100 each.	50,000 00	53,250 00
N. Y. Cent. & Hud. River R. R. Co. capital stock, 1000 shares, $100 each.	100,000 00	101,500 00
Del. & Hud. Canal Co. cap. stock, 611 shares $100 each.	61,100 00	80,652 00
Del. Lack. & West. R. R. Co. capital stock 1,000 shares, $ 50 each.	50,000 00	65,937 50
Chic. & N. West. R'y Co. preferred cap. stock 200 shares, $100 each.	20,000 00	27,200 00
Syracuse, Bing. & N. Y. R. R. Co. cap. stock 191 shares, $100 each.	19,100 00	27,122 00
Cleve. Cin. Chic. & St. Louis R'y Co. pref'd capital stock 50 shres, $100 each.	5,000 00	4,600 00
Met. Nat. Bank stock, 75 shares, $100 each.	7,500 00	600 00
Am. Ex. N. Bank stock, 150 shares $100, each.	15,000 00	23,250 00
The Western Nat. Bank of the City of N. Y. capital stock, 60 shares, $100 each.	6,000 00	5,940 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
The Bank of America cap. stock, 150 shares, $100 each	$15,000 00	$32,250 00
Consol. Gas Co. of N. Y. cap, stock 750 shares, $100 each	75,000 00	71,250 00
W. U. Tel. Co. cap. stock 300 shares $100 e'ch.	30,000 00	22,912 50
Cent. Trust Co. stock, 100 shares, $100 each.	10,000 00	120,000 00
	$1,624,700 00	$1,885,826 00

Total amount at risk 31st December, 1890 ..... $190,511,001 76

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,478,408 67
Premiums received	12,169 20
Losses paid	6,973 10
Losses incurred	3,992 13

Sworn Statement, filed in this Department, of the

HARTFORD FIRE INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1810.—Capital stock $1,250,000.

GEORGE L. CHASE, *President.* P. C. ROYCE, *Secretary.*

PRINCIPAL OFFICE, No. 53 TRUMBULL ST.

Attorney to accept service in Maryland ..... GEORGE WM. COALE.

General Agents in Maryland ....GEORGE B. COALE & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 624,675 60	
Loans on mortgage of real estate	1,312,618 07	
Stocks and bonds owned by the company—market value	3,426,496 60	
Loans on collaterals	30,000 00	
Interest due and accrued	20,559 90	
Cash in company's office and in bank	355,895 29	
Premiums in course of collection	541,992 76	
All other assets as per detailed statement	19,207 51	
Total admitted assets		$6,331,445 73

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$245,170 40
Liabilities in said States	171,582 63
Surplus over said liabilities	$73,587 77

LIABILITIES.

Losses reported, adjusted and unpaid	$ 250,849 46	
Re-insurance reserve required by law	2,246,758 36	
All other liabilities as per detailed statement on file	45,000 00	
Gross liabilities, exclusive of capital		$2,542,607 82
Surplus as regards policy-holders		$3,788,837 91
Capital stock		1,250,000 00
Surplus over capital, including surplus of assets not admitted in this State		$2,612,425 68

INCOME DURING YEAR.

Cash premiums received	$3,071,634 75	
Interest on mortgages	75,278 65	
Interest on loans and dividends	172,124 62	
From other sources	20,149 29	
Actual cash income		$3,339,187 31

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,587,808 00	
Cash dividends	300,000 00	
Commissions and brokerage	506,901 85	
Salaries and fees	201,688 76	
Taxes paid	59,812 60	
All other payments and expenses	242,850 00	
Actual cash expenditures		$2,899,061 21

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
556 shares Hartford National Bank, Hartford.	$ 55,600 00	$ 87,292 00
467 shares Phœnix National Bank, Hartford..	46,700 00	60,710 00
100 shares Connecticut Riv. Bk. Co., Hartford.	5,000 00	5,100 00
122 shares Farmers & Mech. N. Bk., Hartford.	12,200 00	13,420 00
166 shares City Bank, Hartford	16,600 00	17,430 00
300 shares American Nat. Bank, Hartford	15,000 00	21,000 00
200 shares Charter Oak Nat. Bank, Hartford.	20,000 00	21,400 00
150 shares Mercantile Nat. Bank, Hartford	15,000 00	14,250 00
172 shares First National Bank, Hartford	17,200 00	18,060 00
61 shares State Bank, Hartford	6,100 00	6,100 00
315 shares Ætna National Bank, Hartford	31,500 00	34,650 00
40 shares National Exchange Bk., Hartford.	2,000 00	2,600 00
230 shares Conn. Tr. & Safe Dep. Co., Harf'd.	23,000 00	33,350 00
300 shares Bank of America, New York	30,000 00	64,800 00
100 shares Bk, of North America, New York.	7,000 00	9,800 00
100 shares Nat. Bk. of Commerce, New York.	10,000 00	19,300 00
200 shares Amer. Ex. Nat. Bk., New York	20,000 00	30,400 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
300 shares Imp. and Trad. Nat. Bk. N. Y.....	$30,000 00	$172,500 00
200 shares Manhattan Co. Bank, New York..	10,000 00	17,300 00
334 shares Merchants Nat. Bk., New York....	16,700 00	26,386 00
225 shares Metropolitan Nat. Bank, N. Y....	22,500 00	1,575 00
39 shares Atlantic National Bank, Boston...	3,900 00	5,421 00
106 shares Blackstone Nat. Bank, Boston.....	10,600 00	11,699 75
125 shares Boylston Nat. Bank, Boston.....	12,500 00	16,781 25
24 shares Hide and Leather Nat. Bk., Boston.	2,400 00	3,120 00
32 shares Nat. Bk. of Commerce, Boston....	3,200 00	4,400 00
100 shares First Nat. Bank, Boston..... ...	10,000 00	25,312 50
109 shares Second Nat. Bank, Boston.....	10,900 00	21,037 00
50 shares First National Bk., Albany.....	5,000 00	9,000 00
150 shares Bank of Montreal, Montreal.....	30,000 00	66,900 00
65 shares Ontario Bank, Bowmansville.....	6,500 00	7,280 00
100 shares Connecticut River Co.....	10,000 00	3,000 00
20 shares Connecticut River R. R. Co.....	2,000 00	4,365 00
955 shares N. Y., N. Haven & Harf'd R. R. Co.	95,500 00	243,525 00
660 shares Chi., Bur. and Quincy R. R. Co...	66,000 00	58,740 00
220 shares Chi., Rock Isl. and Pac. R. R. Co..	22,000 00	15 620 00
200 shares Chi., N. W. R. R. Co., preferred...	20,000 00	27,000 00
500 shares Chi. and N. W. R. R. Co.....	50,000 00	51,687 50
400 shares Chi., Mil. and St. P. R. R. Co.....	40,000 00	19,550 00
370 shares Chi., Mil. and St. P. R. R. Co., pref.	37,000 00	38,295 00
200 shares Union Pacific R. R. Co.....	20,000 00	8,275 00
1000 shares Conn. and Passumpsic River R. R. Co. guaranteed.....	100,000 00	105,000 00
500 shares N. Y. Cent. and Hud. R. R. R. Co.	50,000 00	51,000 00
500 shares Northwestern Telegraph Co.....	25,000 00	25,000 00
	$1,044,600 00	$1,499,432 00

Total amount at risk 31st December, 1890.....$388,400,705 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$1,682,566 00
Premiums received.....	17,661 23
Losses paid.....	19,005 84
Losses incurred.....	19,019 69

Sworn Statement, filed in this Department, of the

HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1866.—Capital stock $500,000.

J. M. Allen, *President.* J. B. Pierce, *Secretary.*

Principal Office, Hartford.

Attorney to accept service in Maryland.....John McKim.

General Agents in Maryland....Lawford & McKim.

Summary of Assets, 31st December, 1890.

Real estate	$ 4,461 23	
Loans on mortgage of real estate	423,470 00	
Stocks and bonds owned by the company—market value	767,363 24	
Interest due and accrued	28,602 14	
Cash in company's office and in bank	56,592 89	
Premiums in course of collection	127,992 00	
Total admitted assets		$1,408,481 50

Liabilities.

Losses reported, adjusted and unpaid	$ 10,428 73	
Re-insurance reserve required by law	820,184 49	
All other liabilities as per detailed statement on file	6,222 13	
Gross liabilities, exclusive of capital		$836,835 35
Surplus as regards policy-holders		$571,646 15
Capital stock		500,000 00
Surplus over capital		$71,646 15

Income During Year.

Cash premiums received	$574,593 33	
Interest on mortgages	24,916 13	
Interest on loans and dividends	37,643 64	
From other sources	2,025 05	
Actual cash income		$639,178 15

Expenditures During Year.

Amount paid for losses	$ 65,913 06	
Cash dividends	50,000 00	
Commissions and brokerage	147,392 63	
Salaries and fees	26,656 40	
Taxes paid	11,315 57	
Inspection expenses	195,319 57	
All other payments and expenses	100,918 33	
Actual cash expenditures		$597,515 56

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
State of Connecticut bonds, 3½ per cent.....	$100,000 00	$110,000 00
United States bonds, 4 per cent.....	2,000 00	2,460 00
Wooster, Ohio, city bonds, 5 per cent.....	10,000 00	10,800 00
Atchison, Kansas, city park bonds, 6 per cent.	15,000 00	16,200 00
Solomon, Kansas, city bonds, 7 per cent.....	5,000 00	5,500 00
Hutchinson, Kansas, city bonds, 6 per cent....	12,000 00	12,600 00
Cullison, Kansas, city bonds, 7 per cent.....	6,500 00	7,150 00
Kansas City, Kansas, city bonds, 7 per cent...	10,000 00	10,500 00
Kansas City, Kansas, city bonds, 6 per cent...	7,500 00	7,875 00
Coolidge, Kansas, city bonds, 7 per cent.....	10,000 00	11,000 00
Leavenworth, Kansas, city bonds, 6 per cent..	5,500 00	5,775 00
Horton, Kansas, city bonds, 6 per cent.....	12,000 00	12,960 00
Evansville, Indiana, city bonds, 7 per cent...	10,000 00	11,000 00
Council Bluffs, Iowa, city bonds, 6 per cent...	10,000 00	10,800 00
Winfield, Kansas, city bonds, 6 per cent.....	10,000 00	10,500 00
Oberlin, Kansas, city bonds, 6 per cent.....	5,000 00	5,250 00
Medicine Lodge, Kansas, city bds., 6 per cent.	5,000 00	5,400 00
York, Nebraska, city bonds, 6 per cent.....	10,000 00	10,500 00
Columbus, Nebraska, city bonds, 6 per cent...	10,000 00	10,100 00
Trinidad, Colorado, city bonds, 6 per cent....	5,000 00	5,200 00
Abilene City, Kan., Board of Education bonds, 6 per cent.....	11,000 00	11,550 00
Anthony City, Kan., Board of Education bonds, 6 per cent	12,500 00	13,750 00
Gladstone, Michigan, city bonds, 6 per cent ..	10,000 00	10,500 00
Gladwin, Michigan, city bonds, 7 per cent.....	7,000 00	7,700 00
Madrid, Iowa, School District bonds, 7 p. c...	3,500 00	3,675 00
Nebraska School District bonds, 6 per cent...	1,000 00	1,020 00
Nebraska School District bonds, 7 per cent ..	11,867 50	12,460 87
Kansas School bonds, 6 per cent.....	11,435 00	11,663 70
Kansas School bonds, 7 per cent.....	5,000 00	5,250 00
Minnesota School bonds, 7 per cent.....	1,400 00	1,470 00
Mason & Tazewell Drainage Dis., Ills. bds., 7 p.c.	13,200 00	14,520 00
Lake Fork Drainage District, Ills., bonds, 7 p.c.	14,010 61	15,411 67
W. C. Special Drainage Dist., Ills., bonds, 6 p. c.	10,000 00	10,500 00
Big Slough Drainage Dist., Ills., bonds, 7 p. c.	15,000 00	16,500 00
Arizona Canal Co. bonds, 8 per cent.....	10,000 00	11,000 00
Arizona Improvement Co. bonds, 6 per cent...	5,000 00	5,000 00
Peoria, Illinois, Township bonds, 7 per cent...	5,000 00	5,000 00
Oxford, Kansas, Township bonds, 6 per cent..	10,000 00	10,500 00
Oswego, Kansas, Township bonds, 6 per cent.	10,000 00	10,500 00
Jefferson, Kansas, Township bonds, 6 per cent.	10,000 00	10,500 00
Reno, Kansas, Township bonds, 6 per cent....	15,000 00	15,750 00
Dexter, Kansas, Township bonds, 6 per cent..	10,000 00	10,500 00
Haskell, Kansas, Township bonds, 7 per cent..	5,000 00	5,500 00
Albion, Nebraska, Village bonds, 7 per cent...	6,500 00	7,150 00
Southwestern Irrigation Co., Kansas bds., 7 p. c.	5,000 00	5,250 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
School Cr'k Precinct, Clay co., Neb., bds., 6 p. c.	$ 5,000 00	$ 5,250 00
Sutton Precinct, Clay county, Neb., bds., 6 p. c.	5,000 00	5,250 00
Lewis Precinct, Clay county, Neb., bds., 6 p. c.	8,000 00	8,400 00
Pawnee County, Kansas, bonds, 6 per cent....	11,000 00	11,550 00
Dickinson County, Kansas, bonds, 6 per cent.	15,000 00	15,750 00
Riley County, Kansas, bonds, 6 per cent.....	10,000 00	10,500 00
Lyon County, Iowa, bonds, 6 per cent.....	10,000 00	10,000 00
Dayton & Western R. R. Co. bonds, 6 per cent.	15,000 00	17,250 00
Mahoning R. R. Co. bonds, 5 per cent.....	10,000 00	10,500 00
Cin., Van Wert & Mich. R. R. Co. bonds, 6 p. c.	12,000 00	12,000 00
Chi., Bur. & Quincy R. R. Co. con. bds., 5 p. c.	1,100 00	1,100 00
New York & New Engl'd R. R. Co. bds., 6 p. c.	10,000 00	10,200 00
40 shares City Nat. Bank stock, Hartford....	4,000 00	4,200 00
100 shares Hartford Nat. Bank, Hartford, stock	10,000 00	15,200 00
80 shares Security Company, Hartford, stock.	8,000 00	12,400 00
100 shares American Nat. Bank, Hartford, stock	5,000 00	6,800 00
71 shares Far. & Mech. Nat. Bk., Hartf'd, stk.	7,100 00	7,952 00
41 shares Ætna Nat. Bank, Hartford, stock..	4,100 00	4,920 00
120 shares N. Y., New H. & H. R. R. Co. stock	12,000 00	31,440 00
110 Chicago, Bur. & Quincy R. R. Co. stock...	11,000 00	9,900 00
100 shares Chi., Mil. & St. P. R. R. Co. pref. stk.	10,000 00	10,500 00
100 shares Atc'n, Top & S. Fe R. R. Co. pref. stk.	10,000 00	2,900 00
110 shares Chi., Rock Is. & Pac. R. R. Co. stk.	11,000 00	7,810 00
150 shares St. L. & San F. R. R. Co. 1st pref. stk.	10,000 00	7,800 00
100 shares Chi. & N. West. R. R. Co. pref. stk.	10,000 00	13,600 00
	$703,213 11	$767,363 24

Total amount at risk 31st December, 1890.....$149,598,954 00

BUSINESS IN MARYLAND IN 1890.

Steam boiler risks written in 1890.....	$1,445,475 00
Premiums received	9,662 72
Steam boilers for inspection.....	4,141 17
Losses paid.....	739 09
Losses incurred.....	528 81

Sworn Statement, filed in this Department, of the

HOME INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1853.—Capital stock $3,000,000.

DANIEL A. HEALD, *President.* WILLIAM L. BIGELOW, THOMAS B. GREENE, } *Secretaries.*

PRINCIPAL OFFICE, No. 119 BROADWAY.

Attorney to accept service in Maryland.....GEORGE WM. COALE.

General Agents in Maryland.....GEORGE B. COALE & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,375,064 03	
Loans on mortgage of real estate	665,150 00	
Stocks and bonds owned by the company—market value	5,400,607 08	
Loans on collaterals	593,100 00	
Interest due and accrued	43,986 94	
Cash in company's office and in bank	313,400 82	
Premiums in course of collection	558,367 32	
Bills receivable taken for premiums	16,516 39	
Total admitted assets		$8,966,192 58

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$125,000 00	
Liabilities in said States	112,969 08	
Surplus over said liabilities	$12,030 92	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 570,096 72	
Re-insurance reserve required by	3,596,342 92	
All other liabilities as per detailed statement on file	317,188 64	
Gross liabilities, exclusive of capital		$4,483,628 28
Surplus as regards policy-holders		$4,482,564 30
Capital stock		3,000,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$1,494,595 22

INCOME DURING YEAR.

Cash premiums received	$4,108,920 93	
Interest on mortgages	43,777 80	
Interest on loans and dividends	241,608 41	
From other sources	93,976 19	
Actual cash income		$4,488,283 33

Expenditures During Year.

Amount paid for losses	$2,386,870 76	
Cash dividends	300,000 00	
Commissions and brokerage	742,441 78	
Salaries and fees	412,646 48	
Taxes paid	84,396 71	
All other payments and expenses	291,875 51	
Actual cash expenditures		$4,218,231 24

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 6 per cent. currency bonds	$ 790,000 00	$ 920,450 00
District of Columbia 3-65 bonds of 1924	1,100,000 00	1,353,000 00
Mississippi 4 per cent. bonds	20.000 00	20,000 00
State of Georgia 3½ per cent. registerd bds.	25,000 00	25,625 00
New York City 3 per cent. bonds	200,000 00	216,000 00
City of Richmond, Va., 5 per cent. bonds	50,000 00	56,000 00
Topeka City, Kas., Internal Improvement 6 per cent. bonds	117,197 20	121,885 08
City of Council Bluffs, Iowa, Improvement 6 per cent. bonds	22,400 00	23,072 00
Nebraska City, Nebraska Improvement 7 per cent. bonds	25,000 00	26,250 00
Kansas City, Kas., Imp. 7 per cent. bonds	12,500 00	13,125 00
City of Greely, Col., 6 per cent. water bonds.	25,000 00	25,750 00
N. Y., Lake Erie and Western R. R. Co. reorganized, 1st lien 6 per cent. bonds	200,000 00	204,000 00
N. Y., Chicago and St. Louis R. R. Co. 1st mortgage, 4 per cent. bonds	112,000 00	100,800 00
N. Y. and Harlem R. R. 1st mortgage 7 p. ct. registered bonds, 1900	100,000 00	123,000 00
Valley Railway Co. of Ohio consolidated mortgage 6 per cent. gold bonds	100,000 00	104,000 00
Ohio and West Virginia Railway Co. 1st mortgage 7 per cent. bonds, 1914	100,000 00	113,000 00
Peoria, Decatur and Evansville Ry. Co. 1st mtg. 6 p. c. bonds (Evs. Div.), 1920	100,000 00	.95,000 00
Cleveland, Columbus, Cin. and Ind. R. R. 1st consol. mtg. 7 per cent. bonds, 1912	100,000 00	127,000 00
Louisville, New Albany and Chicago Railway Co. 1st mortgage 6 per ct. bonds, 1910	100,000 00	108,000 00
West Shore Railway 1st mortgage guaranteed 4 per cent. bonds, registered	100,000 00	100.000 00
Albemarle and Chesapeake Canal Co. 1st mortgage 7 per cent. bonds, 1909	100,000 00	110,000 00
Toledo, Ann Arbor and Grand Trunk Railway Co. 1st mtg. 6 per ct. bonds, 1921	100,000 00	100,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Jeffersonville, Mad. and Ind. R. R. Co. 1st mort. 7 per cent. bonds, (S. F.) 1906.....	$100,000 00	$117,000 00
Toledo, Ann Arbor and Cadillac Railway Co. 1st mort. guaranteed 6 p. c. bds., 1917...	100,000 00	84,000 00
Dunkirk, Warren and Pittsburg R'y Co. 1st mort. guar. 7 per cent. bonds, 1900.....	75,000 00	88,500 00
Chi., St. Paul, Minneapolis and Omaha R'y Co. con. mort. 6 per cent. bds., 1930.....	50,000 00	58,000 00
Alabama Cent. R'y, 1st mort. 6 p. c. bonds..	50,000 00	56,500 00
Louisville, St. Louis and Texas R'y Co. 1st mort. 6 per cent. bonds, 1917.....	50,000 00	40,000 00
New York Cent. and Hudson River R. R. 1st mort. 7 per cent. bonds, 1903.....	50,000 00	64,000 00
Savannah and Western R. R. Co. 1st con. mort. guar. bonds, 5 per cent. 1929.....	50,000 00	42,000 00
Virginia Midland R'y Co. gen. mort. 5 per cent. bonds, 1936.....	50,000 00	40,500 00
Iowa Cent. R'y Co. fifty-year gold 5 per cent. bonds, 1938.....	25,000 00	20,000 00
Des Moines Water Works Co. of Iowa, 1st con. mortgage 6 per cent. bonds.....	25,000 00	25,000 00
Denver Water Co., 1st mort. 6 p. c. bonds....	25,000 00	25,000 00
Streator, Ill., Aqu. Co. 1st mtg. 6 p. c. bds...	10,000 00	10,000 00
1000 shares Ft Wayne and Jackson R. R. Co. preferred stock.....	100,000 00	115,000 00
500 shares Chicago, St. Paul, Minneapolis and Omaha R'y Co. pref. stock.....	50,000 00	40,000 00
1000 shares N. Y. Cen. and Hud. R. R. R. stk.	100,000 00	101,500 00
500 shares Lake Shore and Michigan Southern Railway Co. stock.....	50,000 00	53,250 00
400 shares Iowa Cen. R'y Co. pref. stk.....	40,000 00	8,000 00
400 shares National Broadway Bank.....	10,000 00	29,000 00
200 shares American Exch. Nat. Bk. of N.Y.	20,000 00	30,000 00
200 shares Mercantile Nat. Bank of N. Y...	20,000 00	44,000 00
200 shares Bank of America, New York....	20,000 00	43,200 00
200 shares Nat. Bank of Commerce of N. Y.	20,000 00	39,000 00
200 shares Manhattan Company, New York.	10,000 00	18,000 00
200 shares Merch. Exch. Nat. Bank of N. Y.	10,000 00	12,500 00
200 shares Nassau Bank.....	10,000 00	16,500 00
200 shares Chatham Nat. Bk. of New York.	5,000 00	20,000 00
200 shares Nat. But. & Drov's Bk. of N. Y.	5,000 00	8,750 00
100 shares Hanover Nat. Bank of New York	10,000 00	35,400 00
100 shares National Bank of the Republic..	10,000 00	19,000 00
100 shares Fourth National Bank of N. Y..	10,000 00	17,200 00
200 shares Holland Trust Co.....	20,000 00	42,000 00
200 shares Franklin Trust Co., Brooklyn...	20,000 00	55,000 00
50 shares Metropolitan Trust Co.....	5,000 00	13,750 00
45 shares Long Island Loan and Trust Co.	4,500 00	8,100 00
	$4,808,597 20	$5,525,607 08

Total amount at risk 31st December, 1890.....$726,843,347 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$3,450,464 00
Premiums received	23,176 36
Losses paid	23,769 88
Losses incurred	22,949 05

Sworn Statement, filed in this Department, of the

INDIA MUTUAL INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1867.

Subscription notes and scrip out-standing $203,772

JOHN H. Dane, *President.* H. B. ALDEN, *Secretary.*

PRINCIPAL OFFICE No. 13 Congress St.

Attorneys to accept service in Maryland.....WILLSON BROS.

General Agents in Maryland.....WILLSON BROS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$179,853 00	
Subscription notes	47,500 00	
Cash in company's office and in bank	10,875 88	
Company scrip	1,027 00	
Bills receivable taken for premiums	51,134 85	
Total admitted assets		$290,390 73

LIABILITIES.

Losses reported, adjusted and unpaid	$18,750 00	
Re-insurance reserve required by law	49,808 61	
All other liabilities as per detailed statement on file	208 10	
Gross liabilities, exclusive of notes and scrip		$68,766 71
Surplus as regards policy-holders		$221,624 02
Subscription notes and scrip out standing		203,772 00
Surplus over notes and scrip		$17,852 02

INCOME DURING YEAR.

Cash premiums received	$126,588 33	
Interest on loans and dividends	8,094 30	
Actual cash income		$134,682 63

Expenditures During Year.

Amount paid for losses	$101,988 66	
Commissions and brokerage	8,488 29	
Salaries and fees	9,300 00	
Taxes paid	1,454 08	
Interest paid to scripholders	4,576 92	
All other payments and expenses	5,942 82	
Actual cash expenditures		$131,750 77

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Old Colony R. R. 7 per cent bonds, 1894	$10,000 00	$11,000 00
Old Colony R. R. 4½ per cent bonds, 1904	5,000 00	5,250 00
Fitchburg R. R. 7 per cent bonds, 1894	10,000 00	11,000 00
Fitchburg R. R. 6 per cent bonds, 1898	13,000 00	14,300 00
Nashua & Rochester R. R. 5 p. c. bonds, 1894	15,000 00	15,300 00
Boston & Albany R. R. 7 per cent bonds, 1892	2,000 00	2,100 00
Boston & Maine R. R. 7 per cent bonds, 1894	5,000 00	5,500 00
N. Y. & N. E. R. R. 7 per cent bonds, 1905	5,000 00	6,100 00
Metropolitan R. R. 6 per cent bonds, 1897	5,000 00	5,400 00
Boston & Lowell R. R. 6 per cent bonds, 1896	5,000 00	5,500 00
Consol. R. R. of Vt. 5 per cent bonds, 1913	10,000 00	8,500 00
C. B. & Q. R. R. 5 per cent bonds, 1913	1,000 00	1,020 00
150 shares Old Colony R. R. stock	15,000 00	24,900 00
75 shares Boston & Providence R. R. stock	7,500 00	18,750 00
60 shares Boston & Maine R. R. stock	6,000 00	12,000 00
100 shares West End R. R. preferred stock	5,000 00	8,500 00
30 shares Boston & Albany R. R. stock	3,000 00	5,850 00
40 shares C. B. & Q. R. R. stock	4,000 00	3,600 00
50 shares N. Y. & N. E. R. R, prf'd. stock	5,000 00	5,500 00
10 shares Southern Oregon Co	1,000 00	843 00
60 shares Nat. Webster Bank stock	6,000 00	6,000 00
15 shares Hamilton Nat. Bank	1,500 00	1,890 00
10 shares Everett Nat. Bank	1,000 00	1,050 00
	$141,000 00	$179,853 00

Total amount at risk 31st December, 1890 ..... $1,429,231 00

Business in Maryland in 1890.

Marine and Inland risks written in 1890	$151,120 00
Premiums received	2,262 45
Losses paid	93 24
Losses incurred	93 24

Sworn Statement, filed in this Department, of the

INS. COMPANY OF NORTH AMERICA, OF PHILADELPHIA, PA.

Commenced business 1792.—Capital stock $3,000,000.

CHARLES PLATT, *President.* GREVILLE E. FREYER, *Secretary.*

PRINCIPAL OFFICE, No. 232 WALNUT ST.

Attorney to accept service in Maryland.....CHARLES H. REEVES.

General Agent in Maryland..CHARLES H. REEVES.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 316,650 82	
Loans on mortgage of real estate	2,393,632 06	
Stocks and bonds owned by the company—market value	4,286,060 00	
Loans on collaterals	124,550 00	
Interest due and accrued	31,584 71	
Cash in company's office and in bank	720,092 53	
Premiums in course of collection	599,263 24	
Bills receivable taken for premiums	140,119 05	
Total admitted assets		$8,611,952 41

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$175,000 00	
Liabilities in said States	62,032 80	
Surplus over said liabilities	$112,967 20	
Book-debts due the company	$106,125 92	
Wrecking boat	53,000 00	
Loans on company's stock	3,200 00	
Bills receivable, past due	2,240 50	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 205,888 00	
Re-insurance reserve required by law	3,226,922 19	
All other liabilities as per detailed statement on file	4,714 80	
Gross liabilities, exclusive of capital		$3,437,524 99
Surplus as regards policy-holders		$5,174,427 42
Capital stock		3,000,000 00
Surplus over capital, including surplus and other assets not admitted in this State		$2,451,960 54

Income During Year.

Cash premiums received	$4,382,266 48	
Interest on mortgages	139,290 79	
Interest on loans and dividends	230,355 54	
From other sources	29,894 43	
Actual cash income		$4,781,807 24

Expenditures During Year.

Amount paid for losses	$2,648,671 11	
Cash dividends	450,000 00	
Commissions and brokerage	747,887 70	
Salaries and fees	188,300 89	
Taxes paid	116,041 06	
All other payments and expenses	300,917 88	
Actual cash expenditures		$4,451,818 64

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Boston City loan, 6 per ct. reg., due 1893-94.	200,000 00	214,000 00
Richmond, Va., City 4 per cent	50,000 00	50,000 00
Georgia State loan, 4½ per cent	25,000 00	29,200 00
Balto. Water stock, 5 per ct. reg., due 1894..	200,000 00	208,000 00
Indianapolis City loan, 7 3-10 per cent. reg., due 1893	30,000 00	30,900 00
Hartford City loan, 6 per ct. reg., due 1893..	44,000 00	45,320 00
Toledo City loan, 8 per cent. reg. due 1893, $1,000, $10,000, $10,000, 1894	21,000 00	22,470 00
Cincinnati City loan, $8,000 6 per cent. due 1897, $10,000 7¾ per cent., due 1902, $10,000 7 per cent. due 1902, $11,000 due 1895...	39,000 00	46,020 00
Belgian Government 3½ per cent. } fcs. 250,000 } Belgian Government	37,000 00 } 12,000 00 }	49,000 00
Fall River City loan, 5 per ct. gold, due 1894.	30,000 00	31,200 00
Harrisburg City loan, 6 per. ct. due 1893	15,000 00	15,600 00
Providence City loan, 5 per c. gold, due 1900, registered	25,000 00	27,750 00
Newark City loan, 7 per cent., due 1892	20,000 00	20,400 00
Cleveland City loan, 7 per cent, due 1894	30,000 00	32,400 00
Burlington City loan, 8 per cent. due 1896..	12,000 00	13,920 00
East Lincoln, Illinois, 5 per cent. coup. bds.	10,000 00	10,000 00
City of Montreal, 4 per cent	111,000 00	112,110 00
Pennsylvania R. R. Co. consol. 5 per ct. reg	330,000 00	363,000 00
Pennsylvania R. R. Co. consolidated mortgage, registered bonds, 6 per cent	100,000 00	115,000 00
Philadelphia & Reading R. R. Co., 1st mortgage 6 per cent., due 1910	350,000 00	420,000 00
Philadelphia & Reading R. R. Co., 1st mortgage 7 per cent., due 1893	5,000 00	5,350 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
North Pennsylvania R. R. Co. general mortgage, 7 per cent. bonds, due 1903.....	$ 75,000 00	$ 93,750 00
North Pennsylvania R. R. Co. 7 per c. bonds, due 1896.....	5,000 00	5,550 00
Belvidere & Delaware R. R. Co. 1st mortgage, 6 per cent., due 1902.....	50,000 00	57,000 00
Penna. and N. Y. Canal and R. R. Co. bonds, guaranteed by L. V. R. R. Co.....	30,000 00	36,000 00
Lehigh Val. R. R. Co. con. bds., 6 p. c. reg..	200,000 00	250,000 00
Phila., Wil. and Balto. R. R. Co. bonds, 6 per cent., due 1892, reg.....	39,000 00	39,390 00
Del. Div. Canal Co. bds., 6 p. c., due 1898....	15,000 00	15,000 00
Lehigh Coal and Nav. Co. con. m. 7 p. c. reg.	5,000 00	6,200 00
Easton and Amboy R. R. Co. 1st mtg. guar. 5 per cent., reg.....	100,000 00	110,000 00
Phila. and Erie R. R. registered 5 per cent., guaranteed by Penn. R. R. Co.....	150,000 00	166,500 00
Chicago and Western Indiana R. R. con. bds. 6 per cent., coupon.....	110,000 00	121,000 00
Northern Central R. W. Co. con. 6 per cent., general mortgage, due 1904.....	13,000 00	14,950 00
Pittsburgh and McKeesport and Youghiogheny R. R. 2nd mort., 6 per cent.....	50,000 00	55,000 00
Lehigh Val. R. R. sterling 6 p. c. bonds.....	51,000 00	52,020 00
The Belt R. R. and Stock Yard Co. 6 per ct. due 1910, Indianapolis.....	50,000 00	53,500 00
Bergen County R. R. Co. 1st mortgage bonds, 6 per cent. coupon, due 1911.....	50,000 00	55,000 00
Car Tr. of N. Y. No. 2, series D, 6 p. c., reg.	61,000 00	54,900 00
New York and Long Branch R. R., 5 p. c...	150,000 00	160,500 00
100 shares Philadelphia National Bank.....	10,000 00	23,700 00
228 shares Chesapeake and Del. Canal Co...	11,400 00	500 00
2 shares Pilot Boat "Wm. W. Kerr".....	1,000 00	500 00
Mutual Insurance scrip (Atlantic Mutual) reg.	35,110 00	35,110 00
Phila. and Balto. Central R. R. 5 per cent. 1st consolidated reg., due 1911.....	100,000 00	103,000 00
Delaware & Ches. R. R., 1st mtg. 4 per ct...	100,000 00	95,000 00
New York, Lake Erie and Western R. R. 4½ per cent. 3rd mortgage.....	200,000 00	214,000 00
Steubenville and Indiana R. R. 5 per ct. 1st mortgage registered.....	200,000 00	208,000 00
Corning, Cowanesque and A. R. R. 6 per ct. 1st mortgage.....	65,000 00	68,250 00
New York, Lake Erie and Western R. R. 6 per cent collateral trust bonds.....	33,000 00	36,300 00
Terre Haute and Logansport R. R. extension mortgage, 6 per cent.....	50,000 00	50,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Texas and Pacific Railway Co. 1st mortgage 6 per cent	$14,000 00	$14,560 00
Louisville and Nashville R. R. (Evansville & Hend'son Div.), 1st mortgage, 6 per cent.	73,000 00	80,300 00
Lehigh Coal and Navigation general mortgage 4½ per cent	50,000 00	50,000 00
New York, West Shore and Buffalo R. R. 1st mortgage 4 per cent	25,000 00	25,250 00
San Antonio and Arkansas Pass. R. W. Co's. 1st mortgage 6 per cent	20,000 00	11,000 00
Wrecking Boat "North America"	53,000 00	53,000 00
Canada and Atlantic R. R. 1st m. 5 per cent.	20,000 00	20,000 00
Jefferson R. R. 1st m. 5 per cent. coupon	30,000 00	30,600 00
McKeesport & Belle Vernon R.R. 1st m. 6 p. c.	20,000 00	23,600 00
Penna. & N. Y. Canal & R. R. Co. 4 p. c. reg.	50,000 00	50,000 00
Lehigh Valley R. W. Co. 1st m. 4½ per cent.	22,000 00	22,440 00
Elizabeth R. R. of Austria 4 per cent	40,000 00	40,000 00
Lehigh Valley R. R. Co. con. bonds, 4½ p. c.	50,000 00	51,000 00
	$4,172,510 00	$4,514,060 00

Total amount at risk 31st December, 1890 ..... $540,038,309 00

BUSINESS IN MARYLAND IN 1890.

Fire, marine and inland risks written in 1890	$10,733,243 00
Premiums received	66,539 17
Losses paid	42,118 73
Losses incurred	39,697 73

Sworn Statement, filed in this Department, of the

INSURANCE CO. OF THE STATE OF PENNA. PHILA. PA.

Commenced business 1794.—Capital stock $200,000.

GEORGE G. CROWELL, *President.* A. B. EARLE, *Secretary.*

PRINCIPAL OFFICE, NOS. 136 & 138 S. 4th STREET.

Attorney to accept service in Maryland..... J. SAVAGE WILLIAMS.

General Agents in Maryland....WILLIAMS, KRAFT & THOMPSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$305,968 00	
Loans on mortgage of real estate	75,350 00	
Stocks and bonds owned by the company—market value	220,078 19	
Interest due and accrued	1,651 42	
Cash in company's office and in bank	52,286 22	
Premiums in course of collection	23,962 27	
Bills receivable taken for premiums	1,963 25	
All other assets as per detailed statement	22,919 95	
Total admitted assets		$704,179 30

LIABILITIES.

Losses reported, adjusted and unpaid	$ 19,077 00	
Re-insurance reserve required by law	403,064 43	
All other liabilities as per detailed statement on file	15,000 00	
Gross liabilities		$437,141 43
Surplus as regards policy-holders		$267,037 87
Capital stock		200,000 00
Surplus over capital		$67,037 87

INCOME DURING YEAR.

Cash premiums received	$295,694 24	
Interest on mortgages	5,141 62	
Interest on loans and dividends	10,841 05	
From other sources	27,867 77	
Actual cash income		$339,544 68

Expenditures During Year.

Amount paid for losses	$243,801 98	
Cash dividends	20,000 00	
Commissions and brokerage	63,639 01	
Salaries and fees	40,789 94	
Taxes paid	10,286 43	
All other payments and expenses	13,181 94	
Actual cash expenditures		$391,699 30

Stocks and Bonds in Statement.

	Par Value.	Market Value.
20 shares Phila. Nat. Bank stock	$ 2,000 00	$ 4,800 00
Phila. & Reading R. R. Co. preferred 5s	2,000 00	570 00
Phila. & Reading R. R. Co. gen'l. m. 4s	1,000 00	825 00
Phila. & Read. R. R. Co. 1st se. 5s, stamped	10,000 00	9,975 00
Harrisburg, Portsmouth, M. J. & L. R. R. Co. 4s	15,000 00	16,200 00
Car Trust of N. Y. No. 2 "C" 6s	8,000 00	8,000 00
Wabash Rail Road Co. 5s	14,000 00	10,430 00
Chic. & W. Indiana R. R. Co. 6s	12,000 00	13,440 00
Corning, Cowanesque & Antrim R. R. Co. 6s	12,000 00	12,600 00
Shamokin, Sunbury & L. R. R. Co. 5	10,000 00	10,500 00
Terre-Haute & Logansport R. R. Co. 6s	20,000 00	21,400 00
Steubenville & Indiana R. R. Co. 5s	30,000 00	31,800 00
Long Dock Co. 6s	10,000 00	11,900 00
Pittsburg Junction R. R. Co. 6s	10,000 00	11,500 00
St. Paul & N. Pacific R. R. 6s	10,000 00	12,000 00
Sunbury, Hazelton & Wilkesb. R. R. Co. 5s.	4,000 00	3,880 00
N. Central R. R. Co. 4½s	10,000 00	10,600 00
City of Quincy 4½s	10,000 00	10,400 00
200 shares Lehigh Valley R. R. Co. stock	10,000 00	9,800 00
Syracuse G. & C. R. R. Co. 7s	9,000 00	9,450 00
Orient Mut. Ins. Co. script	8 19	8 19
	$209,008 19	$220,078 19

Total amount at risk 31st December, 1890 ..... $47,186,406 00

Business in Maryland in 1890.

Fire risks written in 1890	$755,351 00
Premiums received	5,974 44
Losses paid	3,455 95
Losses incurred	3,455 95

Sworn Statement, filed in this Department, of the

KENT COUNTY MUTUAL FIRE INS. CO. OF DOVER, DEL.

Commenced business 1847.

JAMES PONDER, *President.* WM. DENNY, *Secretary.*

PRINCIPAL OFFICE, DOVER.

Attorney to accept service in Maryland.....W. M. SLAY.

General Agent in Maryland.....J. P. MANLOVE.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate		$ 6,240 85	
Loans on mortgage of real estate		33,200 00	
Stocks and bonds owned by the company—market value		24,696 59	
Interest due and accrued		2,970 13	
Cash in company's office and in bank		563 05	
Premium notes in force	$646,185 00		
Total cash assets			$67,670,62

LIABILITIES.

Losses reported, adjusted and unpaid		$8,475 00	
Premium notes in force	$646,185 00		
Borrowed money		7,000 00	
Gross liabilities			$15,475 00
Surplus as regards policy-holders			$52,195 62

INCOME DURING YEAR.

Cash premiums received	$31,376 57	
Interest on mortgages, loans and dividends	3,140 11	
From other sources	303 84	
Actual cash income		$34,820 52

EXPENDITURES DURING YEAR.

Amount paid for losses	$12,866 04	
Cash returned during the year to members who have discontinued their policies	2,781 29	
Commissions and brokerage	2,524 25	
Salaries and fees	3,488 43	
Taxes paid	142 13	
Dividends	9,299 61	
Interest on borrowed money	168 16	
All other payments and expenses	1,614 28	
Actual cash expenditures		$32,884 19

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Bonds and mortgages, 2nd liens	$4,200 00	$4,200 00
Trustees of the Poor, Kent Co., Del.	1,000 00	1,000 00
Endorsed notes	1,817 78	1,817 78
Judgment bonds, with personal security	17,948 81	17,678 81
	$24,966 59	$24,696 59

Total amount at risk 31st December, 1890 ..... $6,940,234 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,140,400 00
Premiums received	5,172 51
Losses paid	1,220 12
Losses incurred	1,220 12

Sworn Statement, filed in this Department, of the

LIBERTY INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1887.—Capital stock $800,000.

GEORGE A. MORRISON, *President.* PHILIP LATOURETTE, *Secretary.*

PRINCIPAL OFFICE, No. 120 BROADWAY.

Attorney to accept service in Maryland ..... D A. CLARK.

General Agents in Maryland ..... CUNNINGHAM, COALE & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$1,223,561 05	
Interest due and accrued	2,624 99	
Cash in company's office and in bank	45,042 22	
Premiums in course of collection	172,647 27	
All other assets as per detailed statement	3,203 10	
Total admitted assets		$1,447,078 63

LIABILITIES.

Losses reported, adjusted and unpaid	$ 50,563 85	
Re-insurance reserve required by law	499,760 10	
All other liabilities as per detailed statement on file	38,182 01	
Gross liabilities, exclusive of capital		$588,505 96
Surplus as regards policy-holders		$858,572 67
Capital stock		800,000 00
Surplus over capital		$58,512 67

INCOME DURING YEAR.

Cash premiums received	$850,795 45	
Interest on loans and dividends	65,687 23	
Actual cash income		$916,482 68

EXPENDITURES DURING YEAR.

Amount paid for losses	$551,778 20	
Commissions and brokerage	182,369 86	
Salaries and fees	45,006 62	
Taxes paid	14,834 03	
All other payments and expenses	76,168 69	
Actual cash expenditures		$870,157 40

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
New York and Long Branch R. R. 1st mort. 5 per cent. bonds	$100,000 00	$113,000 00
New York, Lake Erie and West. R. R. funded 5 per cent. bonds	50,000 00	45,062 50
Lake Shore and Mich. South. Railway Co. stk.	50,000 00	53,250 00
Chicago and Northwestern R. R. Co. stock	50,000 00	53,250 00
Western Union Telegraph Co. stock	100,000 00	78,000 00
Mercantile Trust Co., N. Y., cert. of deposit	378,434 43	378,434 43
Washington Trust Co., N. Y., cert. of deposit	102,564 12	102,564 12
Western Nat. Bk., New York, cert. of deposit	150,000 00	150,000 00
First Nat. Bank, New York, cert. of deposit	150,000 00	150,000 00
State Trust Co., New York, cert. of deposit	100,000 00	100,000 00
	$1,230,998 55	$1,223,561 05

Total amount at risk 31st December, 1890 ..... $83,327,158 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$934,889 00
Premiums received	9,193 71
Losses paid	9,581 73
Losses incurred	11,285 15

Sworn Statement, filed in this Department of the

LLOYDS PLATE GLASS INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1882.—Capital stock $100,000.

J. G. Beemer, *President.* W. T. Wood, *Secretary.*

Principal Office, No. 63 William St.

Attorney to accept service in Maryland..... Sydney Ashbridge.

General Agent in Maryland.....Sydney Ashbridge.

Summary of Assets, 31st December, 1890.

Real estate	$125,000 00	
Stocks and bonds owned by the company—market value	227,125 00	
Cash in company's office and in bank	38,261 13	
Premiums in course of collection	65,938 04	
All other assets as per detailed statement	15,679 41	
Total admitted assets		$472,003 58

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$11,000 00	
Liabilities in said States	9,466 66	
Surplus over said liabilities	$1,533 34	

Liabilities.

Losses reported, adjusted and unpaid	$ 3,540 80	
Re-insurance reserve required by law	175,941 64	
All other liabilities as per detailed statement on file	46,677 92	
Gross liabilities, exclusive of capital		$226,160 36
Surplus as regards policy-holders		$245,843 22
Capital stock		100,000 00
Surplus over capital, including surplus of assets not admitted in this state.		$147,376,56

Income During Year.

Cash premiums received	$353,183 74	
Interest on loans and dividends	11,861 41	
From other sources	4,040 00	
Actual cash income		$369,085 15

Expenditures During Year.

Amount paid for losses	$159,875 39	
Cash dividends	16,000 00	
Commissions and brokerage	87,862 16	
Salaries and fees	58,057 48	
Taxes paid	7,871 24	
All other payments and expenses	2,678 87	
Actual cash expenditures		$332,345 14

Stocks and Bonds in Statement.

	Par Value.	Market Value.
U. S. Government bonds, reg. 4 per cent	$100,000 00	$120,000 00
Brooklyn and Coney Island R. R. bonds	10,000 00	10,500 00
Atlantic avenue R. R. bonds	7,000 00	7,350 00
Forty-second street, Manhattanville and St. Nicholas avenue bonds	5,000 00	5,700 00
Chicago and Eastern Ill., bonds	5,000 00	5,650 00
Toledo and Ohio Central bonds	20,000 00	21,000 00
Second avenue bonds	10,000 00	10,500 00
Brooklyn Cross Town bonds	10,000 00	10,500 00
Northern Pacific and Montana 6 p. c. bonds	10,000 00	10,200 00
Northern Pacific Land Grant 5 p. c. bonds	10,000 00	8,300 00
Pittsburg and Western bonds	10,000 00	7,700 00
Chicago, Rock Island and Pacific bonds	10,000 00	9,725 00
Dominion of Canada bonds	10,000 00	11,000 00
	$217,000 00	$238,125 00

Total amount at risk 31st December, 1890 ..... $12,341,945 00

Business in Maryland in 1890.

Plate glass risks written in 1890	$57,263 67
Premiums received	1,801 01
Losses paid	517 06
Losses incurred	517 06

Sworn Statement, filed in this Department, of the

LUMBERMEN'S INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1873.—Capital stock $250,000.

LEWIS DAVIS, *President.* OLIVER H. HILL, *Secretary.*

PRINCIPAL OFFICE, No. 427 WALNUT STREET.

Attorney to accept service in Maryland.....M. WARNER HEWES

General Agents in Maryland....M. WARNER HEWES & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 60,535 00	
Loans on mortgage of real estate	323,800 00	
Stocks and bonds owned by the company—market value	346,245 00	
Loans on collaterals	79,000 00	
Interest due and accrued	8,458 12	
Cash in company's office and in bank	5,236 97	
Premiums in course of collection	11,967 94	
All other assets as per detailed statement	250 00	
Total admitted assets		$835,493 03

LIABILITIES.

Losses reported, adjusted and unpaid	$ 7,449 68	
Re-insurance reserve required by law	288,503 96	
All other liabilities as per detailed statement on file	2,500 00	
Gross liabilities, exclusive of capital		$298,453 64
Surplus as regards policy-holders		$537,039 39
Capital stock		250,000 00
Surplus over capital		$287, 039 39

INCOME DURING YEAR.

Cash premiums received	$103,092 89	
Interest on mortgages	19,444 57	
Interest on loans and dividends	21,187 13	
From other sources	3,187 41	
Actual cash income		$146,912 00

EXPENDITURES DURING YEAR.

Amount paid for losses	$53,298 30	
Cash dividends	20,000 00	
Commissions and brokerage	21,340 82	
Salaries and fees	9,300 00	
Taxes paid	4,050 78	
All other payments and expenses	7,649 73	
Actual cash expenditures		$115,639 63

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Susquehanna Coal Co. 6s	$12,000 00	$13,800 00
Shamokin Valley and Pottsville R. R. Co. 7s	7,000 00	8,470 00
Pleasantville and Ocean City R. R. Co. 6s	10,000 00	10,700 00
Steubenville and Indiana R. R. Co. 5s	15,000 00	15,900 00
Richmond and Danville R. R. Co. 6s	5,000 00	5,700 00
Huntingdon and Broad Top Car Trust 5s	5,000 00	5,125 00
Philadelphia and Reading R. R. Co. 4s	5,000 00	4,000 00
Summit Branch R. R. Co. 7s	10,000 00	10,700 00
Camden and Atlantic R. R. Co. 5s	7,000 00	7,350 00
Mortgage Trust Co. of Pa., series N, 5s	5,000 00	5,125 00
Penna. Co. secured loan, 6s	6,000 00	6,420 00
Chicago, Rock Island and Pacific R. R. Co. 5s.	10,000 00	9,800 00
Pittsb'g, Cincinnati and St. Louis R. R. Co. 7s.	21,000 00	24,780 00
Lehigh Valley R. R. Co. 7s	10,000 00	13,500 00
Car Trust of New York, series C, 6s	8,000 00	7,680 00
Northern Pacific R. R. Co. (P. D'O. Div.) 6s	5,000 00	5,050 00
Grand Rapids and Indiana R. R. Co. 5s	10,000 00	9,200 00
West Jersey R. R. Co. 7s,	3,000 00	3,600 00
Western Pennsylvania R. R. Co. 6s	5,000 00	5,150 00
Chicago, St. Louis and Pittsburg R. R. 5s	10,000 00	10,000 00
Mortgage Trust Co. of Penn., series H, 5s	10,000 00	10,125 00
Masters Builders' Exchange, 5s	6,000 00	6,075 00
Car Trust of New York, No. 2, series F, 5s	14,000 00	11,900 00
West Jersey R. R. Co. consolidated 6s	26,000 00	31,200 00
Sun., Hazleton and Wilkesbarre R. R. Co. 5s	8,500 00	8,500 00
Shamokin, Sunbury and Lewisb'g R. R. Co. 5s,	10,000 00	10,000 00
Pennsylvania Steel Co. 5s	10,000 00	10,600 00
Lehigh Valley R. R. Co. con. 6s	10,000 00	12,500 00
Texas and Pacific R. R. Co. 1st mortgage 5s	11,000 00	9,405 00
Ohio River R. R. Co. 5s	5,000 00	5,000 00
Lehigh Valley R. R. Co. sterling 6s	22,000 00	22,440 00
Cincinnati, Richm'd & Ft. Wayne R. R. Co. 7s.	23,000 00	26,450 00
	$324,500 00	$346,245 00

Total amount at risk 31st December, 1890 ..... $21,239,638 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$679,087 00
Premiums received	5,706 55
Losses paid	4,007 61
Losses incurred	2,912 19

Sworn Statement, filed in this Department, of the

MANUFACTURERS & BUILDERS FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1870.—Capital stock $200,000.

EDWARD V. LOEW, *President.* J. J. NESTELL, *Secretary.*

PRINCIPAL OFFICE, No. 152 Broadway.

Attorney to accept service in Maryland.....HENRY C. LANDIS.

General Agent in Maryland..... HENRY C. LANDIS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$70,000 00	
Stocks and bonds owned by the company—market value.....	259,988 00	
Loans on collaterals.....	121,590 00	
Interest due and accrued.....	7,246 99	
Cash in company's office and in bank.....	11,048 86	
Premiums in course of collection.....	37,049 28	
Total admitted assets.....		$506,923 13

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 31,051 50	
Re-insurance reserve required by law.....	149,018 84	
Unpaid dividends to stockholders.....	195 00	
All other liabilities as per detailed statement on file.....	43,122 63	
Gross liabilities, exclusive of capital...		$223,387 97
Surplus as regards policy-holders.....		$283,535 16
Capital stock.....		200,000 00
Surplus over capital.....		$83,535 16

INCOME DURING YEAR.

Cash premiums received.....	$218,761 94	
Interest on mortgages.....	2,058 33	
Interest on loans and dividends.....	13,975 60	
From other sources.....	7,248 69	
Actual cash income.....		$242,044 56

Expenditures During Year.

Amount paid for losses	$120,240 79	
Cash dividends	11,820 00	
Commissions and brokerage	55,937 39	
Salaries and fees	21,789 84	
Taxes paid	5,767 52	
All other payments and expenses	23,668 13	
Actual cash expenditures		$239,223 67

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Chic. R. I. & Pacific R.R. stock	$ 70,000 00	$49,350 00
N. Y. Central & Hudson R. R. R. stock	40,000 00	40,600 00
N. Y. City 3 per cent. Water bonds	30,000 00	32,100 00
N. Y., L. E., & W. Coal & R. R. Co. 1st mortgage bonds	25,000 00	27,500 00
Evansville & Terre Haute R. R. stock	20,000 00	21,200 00
Richmond & W. Point Terminal R. R. & Warehouse Co. preferred stock	20,000 00	13,450 00
Louisville, Evansville & St. Louis R. R. 1st mortgage bonds	25,000 00	22,500 00
Manhattan Trust Co. stock	4,500 00	6,075 00
Third Nat. Bank stock	5,000 00	5,250 00
Ohio Valley R. R. 1st mortgage bonds	13,000 00	11,700 00
Tradesman Nat. Bank stock	4,880 00	5,124 00
Marshall county Coal Co. 1st mortgage bonds	10,050 00	10,050 00
City R'y improvement Co. 6 per cent bonds	2,000 00	2,000 00
U. S. 4 per cent. coupon bonds	2,200 00	2,640 00
C. B. & Q. R. R. stock	2,400 00	2,160 00
Illinois Cent. R. R. leased line stock	1,700 00	1,700 00
Charlotte, Columbia & Augusta R. R. stock	10,000 00	3,000 00
Richmond & W. Point Terminal R. R. & Warehouse Co. Col. trust 5 per cent. bonds	5, 000 00	3,425 00
C. B. & Q. R. R. coupon bonds	200 00	164 00
	$290,930 00	$259,988 00

Total amount at risk 31st December, 1890 ..... $37,979,086 00

Business in Maryland in 1890.

Fire risks written in 1890	$ 579,804 00
Premiums received	3,849 00
Losses paid	1,232 85
Losses incurred	1,232 85

Sworn Statement, filed in this Department, of the

MECHANICS INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced business 1854.—Capital stock $250,000.

CHARLES J. GALLAGHER, *President.* SIMON J. MARTIN, *Secretary.*

PRINCIPAL OFFICE, No. 500 WALNUT ST.

Attorney to accept service in Maryland ..... W. J. DONNELLY.

General Agents in Maryland..... MAURY & DONNELLY.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Real estate	$ 83,500 00	
Loans on mortgage of real estate	286,300 00	
Stocks and bonds owned by the company—market value	250,745 00	
Loans on collaterals	36,000 00	
Interest due and accrued	4,757 50	
Cash in company's office and in bank	30,364 99	
Premiums in course of collection	25,320 88	
All other assets as per detailed statement	647 40	
Total admitted assets		$717,635 77

LIABILITIES.

Losses reported, adjusted and unpaid	$ 19,800 00	
Re-insurance reserve required by law	277,464 82	
Unpaid dividends to stockholders	250 00	
All other liabilities as per detailed statement on file	9,312 85	
Gross liabilities, exclusive of capital		$306,827 67
Surplus as regards policy-holders		$410,808 10
Capital stock		250,000 00
Surplus over capital		$160,808 10

INCOME DURING YEAR.

Cash premiums received	$154,925 24	
Interest on mortgages	13,842 06	
Interest on loans and dividends	14,364 48	
From other sources	5,409 04	
Actual cash income		$188,540 82

EXPENDITURES DURING YEAR.

Amount paid for losses	$72,997 48	
Cash dividends	19,953 00	
Commissions and brokerage	37,410 18	
Salaries and fees	7,441 64	
Taxes paid	6,364 26	
All other payments and expenses	9,175 80	
Actual cash expenditures		$153,342 36

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Phila., Wil. and Balto. R. R. bonds, 6 per cent.	$ 3,000 00	$ 3,300 00
Phila., Wil. and Balto. R. R. bonds, 4 per cent.	2,000 00	1,950 00
Union Passenger Railway bonds, 5 per cent...	20,000 00	21,200 00
Allegheny Car Trust, 5 per cent.....	6,000 00	6,000 00
Lombard and South Sts. Pass. R'y bds, 5 p. c..	20,000 00	20,200 00
Steubenville and Ind. R. R. bonds, 5 per cent..	2,500 00	26,750 50
Borough of Clifton Heights, Pa. bds., 5 p. c...	3,000 00	3,000 00
Borough of Clifton Heights bonds, 5 per cent.	3,000 00	3,000 00
Penna. Car Trust bonds, 5 per cent.....	5,000 00	5,000 00
Schuylkill River (east side) R. R. bds., 5 p. c..	30,000 00	31,200 00
City of St. Louis gold bonds, 4 per cent.....	10,000 00	10,000 00
Northern Pacific Terminal bonds, 6 per cent..	10,000 00	10,600 00
City of Leavenworth, Kas. bonds, 6 per cent..	10,000 00	10,000 00
100 shares Union Pass. Railway stock.....	5,000 00	17,000 00
Columbus and Cin. Midland R. R. ctfs., 4½ p. c.	10,000 00	9,000 00
City of Harrisburg bonds, 6 per cent.....	5,000 00	5,400 00
Phila., Wil. and Balto. R. R. stock trust certificates, 4 per cent.....	2,000 00	2,000 00
Phila. and Erie gold bonds, 4 per cent.....	28,000 00	27,440 00
Bells Gap Equipment trust bonds, 5 per cent..	10,000 00	10,000 00
North Penna. R. R. mtg. bonds, 7 per cent.....	11,000 00	12,265 00
Catawissa R. R. bonds, 7 per cent.....	9,000 00	10,440 00
Savannah and West. R. R. Co. 1st con. 5 p. c..	5,000 00	5,000 00
	$232,000 00	$250,745 00

Total amount at risk 31st December, 1890..... $27,755,883 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$554,645 00
Premiums received.....	4,824 39
Losses paid.....	1,345 41
Losses incurred.....	3,276 23

Sworn Statement, filed in this Department, of the

MECHANICS AND TRADERS INS. CO. OF NEW ORLEANS, LA.

Commenced business 1869.—Capital stock $375,000.

LLOYD R. COLEMAN, *President.* GEORGE H. FROST, *Secretary.*

PRINCIPAL OFFICE, No. 14 CARONDELET STREET.

Attorney to accept service in Maryland..DANIEL W. HOPPER.

General Agents in Maryland.....S. W. T. HOPPER & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 25,391 25	
Loans on mortgage of real estate	800 00	
Stocks and bonds owned by the company—market value	640,303 75	
Loans on collaterals	1,000 00	
Cash in company's office and in bank	27,360 00	
Premiums in course of collection	79,454 92	
Bills receivable taken for premiums	8,399 06	
All other assets as per detailed statement	3,507 19	
Total admitted assets		$786,216 17

LIABILITIES.

Losses reported, adjusted and unpaid	$ 17,784 01	
Re-insurance reserve required by law	160,469 15	
Unpaid dividends to stockholders	18,750 00	
All other liabilities as per detailed statement on file	6,584 75	
Gross liabilities, exclusive of capital		$203,587 91
Surplus as regards policy-holders		$582,628 26
Capital stock		375,000 00
Surplus over capital		$207,628 26

INCOME DURING YEAR.

Cash premiums received	$300,680 91	
Interest on loans and dividends	38,072 13	
From other sources	1,407 31	
Actual cash income		$340,160 35

EXPENDITURES DURING YEAR.

Amount paid for losses	$163,955 80	
Cash dividends	37,500 00	
Commissions and brokerage	43,521 10	
Salaries and fees	30,310 00	
Taxes paid	9,077 88	
All other payments and expenses	28,362 08	
Actual cash expenditures		$312,726 86

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
10,000 United States bonds, 4 per cent.....	$ 10,000 00	$ 12,500 00
205,000 Louisiana 4 p. c. consols.....	205,000 00	191,162 50
7,000 City of New Orleans bonds, 5 per cent.	7,0000 00	6,938 75
4,000 City of New Orleans bonds (ext. consolidated).....	4,000 00	4,250 00
632 shares Mutual National Bank of New Orleans.....	63,200 00	82,160 00
87 shares Union National Bank of New Orleans.....	8,700 00	11,571 00
588 shares People's Bank of New Orleans.	29,400 00	62,475 00
85 shares Southern National Bank of New Orleans	8,500 00	9,095 00
25 shares American National Bank of New Orleans.....	2,500 00	2,750 00
50 shares Traders' Bank of N. Orleans.	500 00	462 50
2 shares Mississippi State Bank of Canton, Miss.....	200 00	267 00
294 shares New Orleans City and Lake R. R. Co.....	29,400 00	36,162 00
75 shares St. Charles St. R. R. Co.....	3,750 00	7,012 50
100 shares Crescent City R. R. Co.....	10,000 00	9,700 00
110 shares Orleans Street R. R. Co.....	5,500 00	7,370 00
712 shares N. Orleans Gas Light Co.....	71,200 00	73,336 00
822 shares N. Orleans Water Works' Co..	82,200 00	72,541 50
200 shares Standard Guano and Chemical Manufacturing Co.....	20,000 00	44,000 00
50 shares Standard Cottonseed Oil Co..	2,500 00	2,500 00
10 shares National Acid Co.....	1,000 00	1,000 00
20 shares Chambers, Roy & Co., Ltd....	2,000 00	2,000 00
14 shares New Louisiana Jockey Club.	1,400 00	1,050 00
	$567,950 00	$640,303 75

Total amount at risk 31st December, 1890..... $20,968,584 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$231,444 00
Premiums received.....	1,841 50
Losses paid.....	3 41
Losses incurred.....	3 41

Sworn Statement, filed in this Department, of the

MERCANTILE FIRE & MARINE INS. CO. OF BOSTON, MASS.

Commenced business 1823.—Capital stock $400,000.

GEO. R. ROGERS, *President.* JAMES SIMPSON, *Secretary.*

PRINCIPAL OFFICE, BOSTON.

Attorney to accept service in Maryland.....HENRY C. LANDIS.

General Agent in Maryland.....HENRY C. LANDIS

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$24,500 00	
Stocks and bonds owned by the company—market value.....	584,170 00	
Interest due and accrued.....	4,683 47	
Cash in company's office and in bank.....	4,654 33	
Premiums in course of collection.....	15,693 84	
Bills receivable taken for premiums.....	7,927 87	
Total admitted assets.....		$641,629 51

LIABILITIES.

Losses reported, adjusted and unpaid.....	$18,695 04	
Re-insurance reserve required by law.....	95,753 22	
Unpaid dividends to stockholders..... ..	188 00	
All other liabilities as per detailed statement on file.....	9,208 57	
Gross liabilities, exclusive of capital..		$123 844 83
Surplus as regards policy-holders.....		$517,784 68
Capital stock.....		400,000 00
Surplus over capital		$117,784 68

INCOME DURING YEAR.

Cash premiums received.....	$136,523 28	
Interest on mortgages.....	733 75	
Interest on loans and dividends.....	28,140 71	
Actual cash income.....		$165,397 74

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$89,507·92	
Cash dividends.....	32.020 00	
Commissions and brokerage.....	30,333 00	
Salaries and fees.....	12,730 00	
Taxes paid.....	4,751 54	
All other payments and expenses.....	8,122 21	
Actual cash expenditures.....		$177,464 67

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
100 shares Atlantic Nat. Bank	$ 10,000 00	$ 13,900 00
200 shares City Nat. Bank	20,000 00	20,050 00
200 shares Columbian Nat. Bank	20,000 00	22,400 00
214 shares Eagle Nat. Bank	21,400 00	22,684 00
300 shares Globe Nat. Bank	30,000 00	30,000 00
120 shares Hamilton Nat. Bank	12,000 00	14,400 00
160 shares New England Nat. Bank	16,000 00	27.240 00
200 shares North Nat. Bank	20,000 00	27,500 00
18 shares Railroad Nat. Bank	1'800 00	2,340 00
178 shares State Nat. Bank	17,800 00	22,428 00
535 shares Suffolk Nat. Bank	53,500 00	58,983 00
200 shares Tremont Nat. Bank	20,000 00	22,850 00
200 shares Union Nat. Bank	20,000 00	28,400 00
200 shares Boston & Providence R. R.	20,000 00	50,000 00
100 shares C. B. & Q. R. R.	10,000 00	8,900 00
100 shares Lyman Mills	10,000 00	7,000 00
Housatonic R. R. bonds, 5s,	25,000 00	26,375 00
New Bedford R. R. bonds, 7s, 1894	30,000 00	33,000 00
Boston City bonds, 6s, 1894	45,000 00	48,600 00
Boston & Lowell R. R. bonds, 6s, 1896	15,000 00	16,200 00
Boston & Lowell R. R. bonds, 7s, 1895	10,000 00	10,900 00
Fitchburg R. R. bonds, 7s, 1894	25,000 00	27,250 00
Boston & Maine R. R. bonds, 7s,	10,000 00	10,200 00
U. P., Lincoln & Colorado R. R. bonds, 5s,	25,000 00	21,250 00
Kan. City, F't Scott & Memph. R.R. bonds, 6s,	5,000 00	5,550 00
Oregon Ry. & Navigation Co. bonds, 5s,	5,000 00	4,750 00
C. B. & Q. R. R. bonds, 5s,	1,000 00	1,020 00
	$498,500 00	$584,170 00

Total amount at risk 31st December, 1890 ..... $16,759,165 00

Sworn Statement, filed in this Department, of the

MERCHANTS INSURANCE COMPANY OF NEWARK, N. J.

Commenced business 1858.—Capital stock, $400,000.

HENRY BOWLES, *President.* J. R. MULLIKIN, *Secretary.*

PRINCIPAL OFFICE, NOS. 776 & 778 BROAD STREET.

Attorney to accept service in Maryland.....THOMAS E. BOND.

General Agent in Maryland..... THOMAS E. BOND.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$237,500 00	
Loans on mortgage of real estate	453,000 00	
Stocks and bonds owned by the company—market value	722,250 00	
Interest due and accrued	10,418 32	
Cash in company's office and in bank	32,701 36	
Premiums in course of collection	114,276 29	
All other assets as per detailed statement	303 28	
Total admitted assets		$1,570,449 25

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection in such States—market value	$30,500 00	
Liabilities in said States	29,691 45	
Surplus over said liabilities	$ 808 55	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 88,945 84	
Re-insurance reserve required by law	580,832 66	
Unpaid scrip and interest	5,412 71	
All other liabilities as per detailed statement on file	38,848 18	
Gross liabilities, exclusive of capital		$714,039 39
Surplus as regards policy-holders		$856,409 86
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State		$457,218 41

INCOME DURING YEAR.

Cash premiums received	$832,428 23	
Interest on mortgages	22,733 71	
Interest on loans and dividends	43,434 55	
From other sources	2,521 67	
Actual cash income		$901,118 16

Expenditures During Year.

Amount paid for losses	$517,243 56	
Cash dividends	40,835 00	
Commissions and brokerage	160,037 17	
Salaries and fees	34,794 00	
Taxes paid	20,622 44	
Scrip redeemed and interest paid to scrip-holders	143 00	
All other payments and expenses	92,878 11	
Actual cash expenditures		$866,553 28

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Morris & Essex R. R. stock	$ 35,000 00	$ 52,500 00
United N. J. R. R. & Canal Co. stock	15,000 00	33,750 00
Newark City Gas Light Co. stock	10,000 00	25,000 00
Citizens Gas Light Co. stock	13,700 00	26,030 00
Warren R. R. of N. J. stock	36,050 00	54,075 00
U. S. 4 per cent. registered bonds	25,000 00	30,500 00
Central R. R. of N. J. "gen. mtg." bonds	22,000 00	24,420 00
Central R. R. of N. J. "debenture" bonds	10,000 00	11,500 00
United N. J. R. R. & Canal Co. bonds	20,000 00	25,000 00
N. J. Southern R. R. bonds	30,000 00	33,000 00
Midland R. R. of N. J. bonds	100,000 00	113,000 00
Morris & Essex R. R. 1st mortgage bonds	13,000 00	18,200 00
Morris & Essex R. R. consol. bonds	27,000 00	36,450 00
North Hudson R. R. Co. bonds	100,000 00	106,500 00
Newark & Bloomfield H. C. R. R. Co. bonds	10,000 00	11,400 00
Orange & Newark H. C. R. R. Co. bonds	50,000 00	57,500 00
Belleville & Newark H. C. R. R. Co. bonds	1,000 00	1,150 00
Dwington & Newark H. C. R. R. Co. bonds	3,000 00	3,450 00
St. Louis, Arkansas & Texas R. R bonds	10,000 00	6,900 00
State of New Jersey bonds	1,000 00	1,050 00
East Orange Street Improvement Co. bonds	3,500 00	3,675 00
American Dock Improvement Co. bonds	50,000 00	54,500 00
Long Branch Graded School bonds	15,000 00	17,250 00
Long Branch & Sea Shore R. R. bonds	5,000 00	5,950 00
	$ 605,250 00	$ 752,750 00

Total amount at risk 31st December, 1890 ..... $105,390,106 00

Business in Maryland in 1890.

Fire risks written in 1890	$2,263,313 50
Premiums received	18,896 14
Losses paid	14,728 01
Losses incurred	12,413 45

Sworn Statement, filed in this Department, of the

MERCHANTS INSURANCE COMPANY IN PROVIDENCE, R. I.

Commenced business 1851.—Capital stock $200,000.

W. T. Barton, *President.* Wm. P. Goodwin, *Secretary.*

Principal Office, No. 20 Market Square.

Attorney to accept service in Maryland.....J. S. Maury.

General Agents in Maryland.....Maury & Donnelly.

Summary of Assets, 31st December, 1890.

Loans on mortgage of real estate.....	$102,000 00	
Stocks and bonds owned by the company—market value.....	303,655 00	
Loans on collaterals.....	21,912 50	
Interest due and accrued.....	2,155 09	
Cash in company's office and in bank.....	35,257 62	
Premiums in course of collection.....	36,212 86	
All other assets as per detailed statement...	500 00	
Total admitted assets.....		$501,693 07

Liabilities.

Losses reported, adjusted and unpaid.....	$ 28,079 32	
Re-insurance reserve required by law.....	168,476 95	
All other liabilities as per detailed statement on file.....	3,396 79	
Gross liabilities, exclusive of capital...		$199,953 06
Surplus as regards policy-holders.....		$301,740 01
Capital stock.....		200,000 00
Surplus over capital.....		$101,740 01

Income During Year.

Cash premiums received.....	$261,477 29	
Interest on mortgages.....	5,205 09	
Interest on loans and dividends.....	15,325 80	
From other sources.....	75 00	
Actual cash income.....		$282,083 18

Expenditures During Year.

Amount paid for losses.....	$148,838 98	
Cash dividends.....	14,000 00	
Commissions and brokerage.....	50,569 34	
Salaries and fees.....	38,063 46	
Taxes paid.....	7,439 85	
Actual cash expenditures.....		$258,911 63

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
1,600 shares National Bank of Commerce...	$80,000 00	$89,600 00
1,000 shares American National Bank-.....	50,000 00	44,000 00
4,000 shares Merchants National Bank.....	20,000 00	26,800 00
200 shares Globe National Bank.....	10,000 00	16,400 00
467 shares Providence Gas Company.....	23,350 00	34,091 00
200 shares Phœnix National Bank.....	10,000 00	15,600 00
257 shares Mechanics National Bank.....	12,850 00	14,392 00
102 shares Manufacturers National Bank..	10,200 00	13,872 00
100 shares St. Paul & Duluth R. R. pref. stk.	10,000 00	8,700 00
10 $1,000 5 per cent. bonds Chicago, Burlington and Northern Railroad...	10,000 00	9,900 00
10 $1,000 5 per cent. bonds Eastern Railroad of Minnesota.....	10,000 00	10,300 00
City of Providence, R. I., note.....	20,000 00	20,000 00
	$266,400 00	$303,655 00

Total amount at risk 31st December, 1890..... $28,553,930 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$973,106 00
Premiums received.....	9,120 13
Losses paid.....	6,291 00
Losses incurred.....	5,722 98

Sworn Statement, filed in this Department, of the

MERIDEN FIRE INSURANCE COMPANY OF MERIDEN, CONN.

Commenced business 1872.—Capital stock, $200,000.

A. CHAMBERLAIN, *President.* E. B. COWLES, *Secretary.*

PRINCIPAL OFFICE, MERIDEN.

Attorney to accept service in Maryland.....M. O. SELDEN.

General Agent in Maryland.....M. O. SELDEN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$ 30,600 00	
Stocks and bonds owned by the company.—market value.....	291,957 50	
Interest due and accrued.....	864 05	
Cash in company's office and in bank	32,497 37	
Premiums in course of collection.....	29,021 85	
All other assets as per detailed statement.....	101 75	
Total admitted assets.....		$385,042 52

LIABILITIES.

Losses reported, adjusted and unpaid.....	$14,031 45	
Re-insurance reserve required by law.....	85,980 81	
All other liabilities as per detailed statement on file.....	3,429 38	
Gross liabilities, exclusive of capital..		$103,441 64
Surplus as regards policy-holders.....		$281,600 88
Capital stock.....		200,000 00
Surplus over capital.....		$81,600 00

INCOME DURING YEAR.

Cash premiums received.....	$142,644 86	
Interest on mortgages.....	1,598 50	
Interest on loans and dividends.....	15,066 21	
Actual cash income.....		$159,309 57

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$86,285 17	
Cash dividends.....	16,000 00	
Commissions and brokerage.....	27,197 60	
Salaries and fees.....	9,550 00	
Taxes paid.....	2,769 24	
All other payments and expenses.....	3,203 76	
Actual cash expenditures.....		$145,005 77

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States reg. bonds, 4 per cent.....	$20,000 00	$24,400 00
Omaha, Neb. City, bonds.....	10,000 00	11,000 00
Mercer County, Ohio, bonds.....	5,000 00	5,500 00
Danbury and Norwalk R. R. Co. bds., 7 p. c.	9,500 00	9,737 50
Danbury and Norwalk R. R. Co. bds., 5 p. c.	4,000 00	4,400 00
N. Y. and New England R. R. Co. bds., 6 p. c.	15,000 00	15,750 00
N. Y. and New England R. R. Co. bds., 7 p. c.	10,000 00	12,300 00
Chic., Mil. and St. Paul R. R. Co. bds., 5 p. c.	5,000 00	5,250 00
Dayton and Mich. R. R. Co. bonds, 5 p. c....	5,000 00	5,400 00
Chi., Rock Isl. and Pac. R. R. Co. bds., 5 p. c.	5,000 00	5,000 00
Naugatuck, Conn. Water Co. bonds,.....	5,000 00	5,750 00
N. Y., New Haven and Hart. R. R. Co. stk..	4,200 00	10,710 00
Chi., Rock Isl. and Pacific R. R. Co. stock...	5,000 00	3,525 00
Chi., Burlington and Quincy R. R. Co. stk..	10,000 00	9,000 00
Delaware and Hudson R. R. Co. stock.....	6,200 00	8,015 00
Chicago and Northwestern R. R. Co. stock..	5,000 00	5,250 00
Morris and Essex R. R. Co. stock.....	5,000 00	7,500 00
Chi., Mil. and St. Paul R. R. Co. pref. stock.	5,000 00	5,300 00
Adams Express Company stock.....	10,000 00	14,700 00
American Express Company stock.....	5,000 00	5,800 00
Wells, Fargo & Co. Express Co. stock.....	2,500 00	3,500 00
Meriden Gaslight Company stock.....	6,500 00	11,375 00
Home Nat. Bank stock, Meriden, Conn.....	32,300 00	40,375 00
Meriden Nat. Bank stock, Meriden, Conn...	10,100 00	13,130 00
First Nat. Bank stock, Meriden, Conn.....	24,800 00	27.900 00
New Britian, Conn., National Bank stock...	4,500 00	7,200 00
Mechanics Nat. Bk. stk., New Britain, Conn.	5,000 00	5,500 00
Mercantile Nat. Bank stock, Hartford, Conn.	5,000 00	4,750 00
Phœnix Nat. Bank stock, Hartford, Conn...	200 00	270 00
First Nat. Bank stock, Wallingford, Conn..	1,500 00	1,650 00
Southington Nat. Bk. stk., Southington, Con.	2,000 00	2,020 00
	$243,300 00	$291,957 50

Total amount at risk 31st December, 1890..... $16,227,040 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$265,877 00
Premiums received.....	2,818 38
Losses paid.....	3,194 77
Losses incurred.....	3,096 54

Sworn Statement, filed in this Department, of the

METROPOLITAN PLATE GLASS INS. CO. OF NEW YORK, N. Y.

Commenced business 1874.—Capital stock $100,000.

HENRY HARLAN, *President.* EUGENE H. WINSLOW, *Secretary.*

PRINCIPAL OFFICE, NO. 66 LIBERTY STREET.

Attorney to accept service in Maryland.....C. R. GALLAGHER.

General Agents in Maryland....ALLMAND & GALLAGHER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$292,037 50	
Interest due and accrued	375 00	
Cash in company's office and in bank	22,058 70	
Premiums in course of collection	30,806 19	
Bills receivable taken for premiums	595 20	
All other assets as per detailed statement	3,250 64	
Total admitted assets		$349,123 23

ASSETS NOT ADMITTED IN MARYLAND.

Premiums more than three moths due	$961 59	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 2,616 00	
Re-insurance reserve required by law	112,958 95	
All other liabilities as per detailed statement on file	14,008 92	
Gross liabilities, exclusive of capital		$129,583 87
Surplus as regards policy-holders		$219,539 36
Capital stock		100,000 00
Surplus over capital, including assets not admitted in this State		$120,500 95

INCOME DURING YEAR.

Cash premiums received	$217,052 37	
Interest on loans and dividends	13,433 21	
Actual cash income		$230,485 58

Expenditures During Year.

Amount paid for losses	$85,999 55	
Cash dividends	14,000 00	
Commissions and brokerage	62,963 47	
Salaries and fees	34,121 01	
Taxes paid	2,486 86	
Actual cash expenditures		$199,570 89

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States Gov. bonds, 4 per cent., 1907	$200,000 00	$244,000 00
Fifth Avenue (Brooklyn) Bank stock	2,000 00	2,600 00
Hamilton Bank stock	2,500 00	3,250 00
Kings County Trust Company stock	2,000 00	3,700 00
Brooklyn Gas Light Company stock	5,000 00	6,012 50
Fulton Municipal Gas Company stock	5,000 00	6,750 00
Louisville, St. Louis and Texas R. R. bonds	5,000 00	5,000 00
Metropolitan Gas Light Co. (Brooklyn) stk.	5,000 00	5,500 00
Equitable Gas Light Co. (Md.) bonds	10,000 00	11,000 00
Brooklyn Bank stock	2,500 00	4,225 00
	$239,000 00	$292,037 50

Total amount at risk 31st December, 1890 ..... $7,684,712 00

Business in Maryland in 1890.

Plate Glass risks written in 1890	$90,532 96
Premiums received	2,612 30
Losses paid	383 55
Losses incurred	383 55

Sworn Statement, filed in this Department, of the

MUTUAL FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1882.

Capital stock or advanced premium fund, $257,619 23.

P. B. Armstrong, *President.* J. C. Hatie, *Secretary.*

Principal Office, No. 155 Broadway.

Attorney to accept service in Maryland.....John R. Kelso, Jr.

General Agent in Maryland.....Thomas Deford.

Summary of Assets, 31st December, 1890.

Stocks and bonds owned by the company—market value	$1,149,999 50	
Cash in company's office and in bank	141,061 99	
Premiums in course of collection	222,577 79	
All other assets as per detailed statement	7,476 85	
Total admitted assets		$1,521,116 13

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$40,000 00	

Liabilities.

Losses reported, adjusted and unpaid	$145,724 00	
Re-insurance reserve required by law	490,666 10	
Unpaid dividends	7,476 85	
All other liabilities as per detailed statement on file	8,728 31	
Gross liabilities, exclusive of capital or advanced premium fund		$652,595 26
Surplus as regards policy-holders		$868,520 87
Capital stock or advanced premium fund		257,619 23
Surplus over capital or advanced premium fund, including assets not admitted in this State		$650,901 64

Income During Year.

Cash premiums received	$ 944,910 12	
Interest on loans and dividends	50,212 90	
Actual cash income		$995,123 02

Expenditures During Year.

Amount paid for losses	$599,639 93	
Cash dividends	26,006 11	
Salaries and fees	100,065 88	
Taxes paid	13,162 19	
Interest paid to scripholders	26,466 42	
All other payments and expenses	82,415 86	
Actual cash expenditures		$847,756 39

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States Government bonds, 4 per cent. coupon	$160,000 00	$198,000 00
United States Government bonds, 4 per cent. reg. unstamped	40,000 00	48,600 00
District of Columbia, 3-65 bonds, principal and interest guaranteed by U. S. Gov't	368,000 00	452,640 00
Union Elevated R. R. 1st mtg. 6 p. c bonds.	50,000 00	53,000 00
Metropolitan Elevat'd R.R. 1st mtg. 6 p.c. bds.	4,000 00	4,560 00
Albany and Susquehanna 1st mtg. 6 p. c. bds.	40,000 00	46,600 00
Chi., Mil. & St. Paul (Dubuqe Div.), 6 p. c. bds.	25,000 00	28,000 00
New York Elevated R. R. 1st mtg. 7 p. c. bds.	25,000 00	28,625 00
Rome, Watertown and Ogdensb'g 5 p. c. bds.	25,000 00	25,875 00
Pennsylvania R. R. guar. 4½ p. c. gold bonds	25,000 00	26,500 00
St. Paul, Minn. and Manitoba 4½ p. c. bonds.	25,000 00	25,000 00
Chi., Rock Island and Pac. R. R. 6 p. c. bds.	25,000 00	31,312 50
Del. and Hudson Canal Co. 7 per cent. bonds.	35,000 00	49,350 00
Chi. and Northwestern R. R. 5 per cent. bds.	16,000 00	16,960 00
554 shares Mechanics' Nat. Bank, $25 each	13,850 00	29,777 50
220 shares Mercantile Nat. Bank, $100 each.	22,000 00	49,500 00
100 shares Fire Associat'n of N.Y, $100 each.	10,000 00	11,000 00
45 shares Columbia Bank stock, $100 each.	4,500 00	13,725 00
67 shares Importers and Traders Nat. Bank stock, $100 each	6,700 00	38,860 00
200 shares Nat. Citizens' Bank, $25	5,000 00	9,000 00
15 shares State Trust Co., $100 each	1,500 00	2,775 00
Fire Association scrip	679 00	339 50
	$927,229 00	$1,189,999 50

Total amount at risk 31st December, 1890 ..... $92,253,482 22

Business in Maryland in 1890.

Fire risks written in 1890	$2,013,915 27
Premiums received	17,750 50
Losses paid	12,857 13
Losses incurred	12,857 13

Sworn Statement, filed in this Department, of the

NATIONAL FIRE INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1871.—Capital stock $1,000,000.

JAMES NICHOLS, *President.* E. G. RICHARDS, *Secretary.*

PRINCIPAL OFFICE, No. 118 ASYLUM ST.

Attorney to accept service in Maryland.....DANIEL W. HOPPER.

General Agents in Maryland .S. W. T. HOPPER & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 75,335 76	
Loans on mortgage of real estate	610,755 52	
Stocks and bonds owned by the company—market value	1,499,614 00	
Loans on collaterals	450 00	
Interest due and accrued	13,313 39	
Cash in company' s office and in bank	167,300 57	
Premiums in course of collection	171,633 95	
Total admitted assets		$2,538,403 19

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$81,810 00	
Liabilities in said States	12,109 61	
Surplus over said liabilities	$69,700 39	

LIABILITIES.

Losses reported, adjusted and unpaid	$89,977 71	
Re-insurance reserve required by law	871,055 86	
All other liabilities as per detailed statement on file	34,222 82	
Gross liabilities, exclusive of capital		$995,256 39
Surplus as regards policy-holders		$1,543,146 80
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$612,847 19

INCOME DURING YEAR.

Cash premiums received	$1,178,477 31	
Interest on mortgages	36,597 98	
Interest on loans and dividends	78,255 66	
From other sources	2,954 51	
Actual cash income		$1,296,285 46

EXPENDITURES DURING YEAR.

Amount paid for losses	$572,516 85	
Cash dividends	100,000 00	
Commissions and brokerage	203,495 67	
Salaries and fees	103,796 03	
Taxes paid	30,302 55	
All other payments and expenses	86,258 01	
Actual cash expenditures		$1,096,369 11

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 per cent bonds	$50,000 00	$61,500 05
Hartford City—(Capitol), bonds	25,000 00	28,000 00
Hartford City—(Water), bonds	10,000 00	10,100 00
New Britain City bonds	6,000 00	7,080 00
Cleveland City bonds	10,000 00	11,000 00
Detroit City bonds	10,000 00	12,800 00
Lincoln City bonds	12,000 00	12,000 00
Meriden Town bonds	10,000 00	10,400 00
Helena City bonds	20,000 00	20,800 00
Richmond City bonds	44,900 00	52,000 00
Georgia State bonds	25,000 00	29,810 00
West Middle School District, Hartford bonds	28,000 00	28,000 00
Danbury and Norwalk R. R. bonds	10,000 00	10,600 00
Harlem River and Port Chester R. R. bonds	25,000 00	32,500 00
Erie Railway bonds	20,000 00	27,000 00
Sandusky, Mansfield and Newark R.R. bonds	20,000 00	24,200 00
Cincinnati, Hamilton and Dayton R.R. bonds	15,000 00	18,300 00
Knoxville and Ohio R. R. bonds	20,000 00	21,000 00
Cleve., Col., Cin., and Ind. R. R. bonds	35,000 00	44,800 00
Chicago and Western Indiana R. R.	29,000 00	33,060 00
Chicago and Northwestern R. R. bonds	20,000 00	23,000 00
Chicago, Milwaukee and St. Paul R. R. South Minn. Division., bonds	10,000 00	11,400 00
Chicago, Milwaukee and St. Paul R. R. ,Dubuque Division, bonds	10,000 00	11,400 00
Chicago, Milwaukee and St. Paul R. R., Hastings and Dak. Div., 5 per cent bonds	10,000 00	10,200 00
Chicago, Milwaukee and St. Paul R. R., Hastings and Dak. Div., 7 per cent bonds	20,000 00	24,800 00
Chicago, Milwaukee and St. Paul R.R., Mineral Point Div., bonds	10,000 00	10,200 00
C. B. & Q. R. R. bonds	11,100 00	11,544 00
Louisville. New Albany and Chic. R. R. bonds	10,000 00	11,000 00
Louisville, and Nashville R. R., N. O. and Mobile Div., bonds	10,000 00	11,700 00
E. Tenn., Virginia and Georgia R. R. bonds	30,000 00	30,300 00
Hannibal and St. Joseph R. R. bonds	20,000 00	23,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Nodaway Valley R. R. bonds	$ 8,000 00	$ 9,040 00
Atchison, Topeka and Santa Fe bonds	10,000 00	8,000 00
Atchison, Topeka and Santa Fe income bonds.	4,000 00	2,000 00
Fremont, Elkhorn and Mo. Valley R. R. bonds.	5,000 00	5,750 00
St. Paul, Minneapolis and Manitoba R. R. bds.	10,000 00	11,400 00
St. Paul and Northern Pacific R. R. bonds	25,000 00	30,250 00
Northern Pacific R. R. and land grant bonds	29,000 00	33,640 00
N. Pacific R. R., Pend. d'Oreille Div. bonds	35,000 00	36,050 00
Union Pacific R. R. bonds	20,000 00	22,800 00
Oregon Railway and Navigation bonds	20,000 00	22,000 00
Columbus and Toledo 1st mortgage bonds	12,000 00	13,920 00
Columbus and Toledo 2d mortgage bonds	10,000 00	10,800 00
Memphis and Charleston bonds	20,000 00	24,000 00
Norfolk and Western, Clinch. Valley Div. bds.	22,000 00	21,120 00
Hartford and Conn. Western bonds	10,000 00	10,000 00
480 shares New York, New Haven and Hartford R. R. stock.	48,000 00	120,000 00
200 shares New York and Harlem R. R. stock.	10,000 00	25,500 00
500 shares N. Y. Cent. and Hud. R. R. R. stk.	50,000 00	50,000 00
742 shares Pennsylvania R. R. stock	37,100 00	37,100 00
200 shares Pittsburg, Ft. Wayne and Chi. stk.	20,000 00	30,000 00
200 shares Cleveland and Pittsburg stock	10,000 00	15,200 00
300 shares Belt R. R. Indianapolis stock	15,000 00	12,500 00
167 shares Illinois Central stock	16,700 00	15,862 00
110 shares Chi., Burlington and Quincy stock.	11,000 00	9,900 00
330 shares Chi., Rock Island and Pacific stk.	33,000 00	23,100 00
100 shares Peoria and Bureau Valley stock	10,000 00	16,500 00
509 shares Hartford National Bank stock	50,900 00	77 368 00
450 shares Phœnix National Bank stock	45,000 00	57,150 00
250 shares Ætna National Bank stock	25,000 00	27,500 00
112 shares Charter Oak National Bank stock	11,200 00	11,760 00
100 shares Far. and Mechanics Nat. Bk. stk.	10,000 00	10,700 00
40 shares City Bank stock	4,000 00	4,080 00
50 shares Mercantile National Bank stock	5,000 00	4,250 00
300 shares National Exchange Bank stock	15,000 00	18,900 00
50 shares First National Bank, Meriden, stk.	5,000 00	5,600 00
50 shares Second Nat. Bk., New Haven stk.	5,000 00	6,850 00
100 shares Thames Nat. Bank, Norwich stock.	10,000 00	14,000 00
100 shares Metropolitan Nat. Bk., N. Y. stock.	10,000 00	500 00
50 shares Central Nat. Bank, N. Y. stock	5,000 00	7,150 00
75 shares N. Bk. of the Republic, Boston stk.	7,500 00	12,000 00
70 shares Boston Nat. Bank, Boston stock	7,000 00	8,400 00
70 shares St. Paul National Bank stock	7,000 00	8,190 00
20 shares N. Bk. of Commerce, Kas. City stk.	2,000 00	2,700 00
440 shares Willimantic Linen Company stock.	10,000 00	14,400 00
	$1,321,400 00	$1,581,424 00

Total amount at risk 31st December, 1890.....$131,726,941 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$966,075 00
Premiums received.....	7,893 28
Losses paid.....	5,567 10
Losses incurred.....	5,592 10

Sworn Statement, filed in this Department, of the

NEW HAMPSHIRE FIRE INS. CO. OF MANCHESTER, N. H.

Commenced business 1870.—Capital stock $600,000.

JAMES A. WESTON, *President.* JOHN C. FRENCH, *Secretary.*

PRINCIPAL OFFICE, MANCHESTER.

Attorney to accept service in Maryland.....M. WARNER HEWES.

General Agents in Maryland.....M. WARNER HEWES & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$509,146 86	
Stocks and bonds owned by the company—market value.....	860,369 96	
Loans on collaterals.....	98,225 00	
Interest due and accrued.....	20,542 00	
Cash in company's office and in bank.....	103,522 06	
Premiums in course of collection.....	67,351 91	
Total admitted assets.....		$1,659,157 79

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 84,651 56	
Re-insurance reserve required by law.....	600,897 16	
All other liabilities as per detailed statement on file.....	13,470 38	
Gross liabilities, exclusive of capital...		$699,019 10
Surplus as regards policy-holders.....		$960,138 69
Capital stock.....		600,000 00
Surplus over capital.....		$360,138 69

INCOME DURING YEAR.

Cash premiums received.....	$763,577 35	
Interest on mortgages.....	32,034 81	
Interest on loans and dividends.....	45,278 42	
Actual cash income.....		$840,890 58

Expenditures During Year.

Amount paid for losses	$421,970 14	
Cash dividends	48,000 00	
Commissions and brokerage	165,057 59	
Salaries and fees	40,936 06	
Taxes paid	22,395 02	
All other payments and expenses	37,378 45	
Actual cash expenditures		$735,737 26

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States Gov. bonds, 4s	$125,000 00	$151,875 00
City of Manchester, N. H. bonds, 5s	700 00	700 00
City of Chicago, Ill. bonds, 7s	10,000 00	11,000 00
City of Marietta, Ohio bonds, 8s	10,000 00	11,000 00
City of Concord, N. H. bonds, 6s	1,000 00	1,200 00
City of Topeka, Kansas bonds, 6s	10,000 00	10,500 00
City of Omaha, Neb. bonds, 6s	10,000 00	10,500 00
City of Moorehead, Minn. bonds, 7s	6,000 00	6,000 00
City of Lincoln, Neb. bonds, 6s	36,000 00	37,860 00
Maine Central R. R. bonds, 6s	10,000 00	12,000 00
Burlington and Missouri River R. R., in Iowa, bonds, 7s	10,000 00	11,000 00
Chi., Burlington and Quincy R. R. bds., 7s	15,000 00	18,000 00
Chicago, Burlington and Quincy R. R., Denver Ex., bonds, 4s	10,000 00	8,700 00
Chicago, Burlington and Quincy R. R., cou. bonds, 5s	4,400 00	4,488 00
Jackson, Lansing and Saginaw R. R. bds., 6s.	10,000 00	10,500 00
N. Y. and New England R. R. bonds, 7s	10,000 90	12,000 00
New York and New England R. R. bds., 6s	10,000 00	11,200 00
Union Pacific R. R. bonds, 8s	25,000 00	27,000 00
Union Pacific R. R. Trust bonds, 5s	10,000 00	9,000 00
Oregon Short Line R. R. bonds, 6s	10,000 00	9,800 00
Boston, Concord and Montreal R. R. bds., 6s.	62,000 00	65,100 00
Hillsborough Co., N. H., bonds, 6s	5,000 00	5,200 00
Chicago and West Michigan R. R., bds., 5s	25,000 00	22,500 00
Topeka, Kansas, Water Supply Co. bds., 6s	20,000 00	21,000 00
Minneapolis Gas-Light Co. bonds, 6s	20,000 00	21,000 00
Chi., Burlington and Northern R. R. bds., 5s.	5,000 00	4,750 00
New Hampshire Trust Co., deb. bonds, 6s	30,000 00	30,000 00
Central Loan and Land Co., deb. bonds, 6s	20,000 00	20,000 00
Johnson Loan and Trust Co., deb. bonds, 6s.	10,000 00	10,000 00
Nassau Card and Glazed Paper Co. bds., 6s.	10,000 00	10,200 00
National Loan and Trust Co. bonds, 6s	10,000 00	10,000 00
Grand Forks Gas and Electric Co. bonds, 6s.	10,000 00	10,000 00
Sioux City, Iowa, Sewerage bonds, 6s	2,161 96	2,161 96
Swift & Co., Chicago, bonds, 6s	25,000 00	25,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Suncook Valley R. R. stock	$ 4,000 00	$ 5,000 00
Merchants' N. Bank, Manchester N. H. stock	10,000 00	12,500 00
N. Y. Central and Hudson River R. R. stock.	10,000 00	10,000 00
Norwich and Worcester R. R. stock	3,100 00	5,425 00
Pemigewasset Valley R. R. stock	26,000 00	31,200 00
C. B. & Q. R. R. stock	44,000 00	39,600 00
Illinois Central R. R. stock	30,000 00	29,400 00
Chic. R. Isl. and Pacific R. R. stock	10,000 00	7,000 00
Amoskeag Mfg. Co., Manchester, N. H. stock.	5,000 00	10,000 00
Pemigewasset Nat. Bank, Plymouth, N. H. stock	6,000 00	7,200 00
Lake Shore and Mich. Southern R. R. stock	20,000 00	22,000 00
First Nat. Bank. Peterborough, N. H. stock.	5,000 00	7,000 00
Merchants Nat. Bank, Kan. City, Mo. stock.	5,000 00	5,150 00
Manchester Mills, Manchester, N. H. stock	5,000 00	7,500 00
Quincy Bridge., stock	1,000 00	1,750 00
Chicago and Northwestern R. R. stock	20,000 09	21,000 00
Boston and Albany R. R. stock	1,500 00	2,850 00
Boston and Albany R. R., Rts., stock	5,043 12	4,560 00
	$797,905 08	$860,369 96

Total amount at risk 31st December, 1890 ..... $88,014,990 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,026,885 00
Premiums received	7,562 36
Losses paid	2,748 45
Losses incurred	4,115 04

Sworn Statement, filed in this Department, of the

NEW YORK FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1832.—Capital stock $200,000.

DANIEL UNDERHILL, *President.* AUGUSTUS COLSON, *Secretary.*

PRINCIPAL OFFICE, No. 72 WALL STREET.

Attorney to accept service in Maryland.....W. P. WEBB.

General Agent in Maryland....W. P. WEBB.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$106,800 00	
Loans on mortgage of real estate.....	25,750 00	
Stocks and bonds owned by the company—market value.....	168,574 12	
Loans on collaterals.....	700 00	
Interest due and accrued.....	1,237 00	
Cash in company's office and in bank.....	7,779 21	
Premiums in course of collection.....	17,321 80	
All other assets as per detailed statement...	682 00	
Total admitted assets.....		$328,844 13

LIABILITIES.

Losses reported, adjusted and unpaid.....	$11,020 09	
Re-insurance reserve required by law.....	99,204 36	
All other liabilities as per detailed statement on file.....	3,564 20	
Gross liabilities, exclusive of capital..		$113,788 65
Surplus as regards policy-holders.....		$215,055 48
Capital stock.....		200,000 00
Surplus over capital.....		$15,055 48

INCOME DURING YEAR.

Cash premiums received.....	$169,416 82	
Interest on mortgages.....	1,852 58	
Interest on loans and dividends.....	8,429 73	
From other sources.....	2,833 66	
Actual cash income.....		$182,532 79

Expenditures During Year.

Amount paid for losses	$125,042 55	
Cash dividends	6,000 00	
Commissions and brokerage	41,449 42	
Salaries and fees	20,624 94	
Taxes paid	4,173 14	
All other payments and expenses	7,201 56	
Actual cash expenditures		$204,491 61

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States reg. 4 per cent. bonds, 1907	$80,000 00	$95,600 00
Long Island City water bonds	5,000 00	5,500 00
Long Island City F. D. bonds	500 00	550 00
N. Y., West Shore and Buff. Ry. bonds	10,000 00	10,225 00
Atchison, Topeka and St. F. Ry. bonds	10,000 00	7,875 00
Iowa Central Ry. bonds	10,000 00	8,200 00
N. Y., Lackawanna and Western Ry. stock	15,000 00	17,100 00
Consolidated Gas Co. of New York stock	10,000 00	9,500 00
Peoples Bank of New York stock	2,825 00	8,658 62
Tradesmens Bank of New York stock	2,760 00	2,898 00
Mechanics Bank of New York stock	1,175 00	2,467 50
	$147,260 00	$168,574 12

Total amount at risk 31st December, 1890 ..... $24,120,247 00

Business in Maryland in 1890.

Fire risks written in 1890	$440,715 00
Premiums received	2,702 38
Losses paid	1,583 00
Losses incurred	573 00

Sworn Statement, filed in this Department, of the

NEW YORK BOWERY INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1833.—Capital stock $300,000.

HENRY SILBERHORN, *President.* J. FRANK PATTERSON, *Secretary.*

PRINCIPAL OFFICE, NO. 124 BOWERY.

Attorney to accept service in Maryland.....EDMUND B. DUVAL.

General Agents in Maryland.....E. B. DUVAL & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 1,000 00	
Loans on mortgage of real estate	18,200 00	
Stocks and bonds owned by the company—market value	530,060 00	
Loans on collaterals	3,700 00	
Interest due and accrued	3,263 08	
Cash in company's office and in bank	13,714 00	
Premiums in course of collection	81,376 81	
All other assets as per detailed statement	864 47	
Total admitted assets		$652,178 36

LIABILITIES.

Losses reported, adjusted and unpaid	$ 42,142 27	
Re-insurance reserve required by law	244,749 14	
Unpaid dividends to stockholders	6,199 75	
All other liabilities as per detailed statement on file	21,621 22	
Gross liabilities, exclusive of capital		$314,712 38
Surplus as regards policy-holders		$337,465 98
Capital stock		300,000 00
Surplus over capital		$37,465 98

INCOME DURING YEAR.

Cash premiums received	$386,379 48	
Interest on mortgages, loans and dividends	23,597 41	
Actual cash income		$409,976 89

EXPENDITURES DURING YEAR.

Amount paid for losses	$269,249 49	
Cash dividends	18,000 00	
Commissions and brokerage	86,308 92	
Salaries and fees	31,025 60	
Taxes paid	5,494 03	
All other payments and expenses	32,022 51	
Actual cash expenditures		$442,100 55

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
$ 19,000 Northern Pacific R. R. 1st mtg. bds., 6 per cent., 1920	$ 19,000 00	$ 21,945 00
5,000 Northern Pacific Terminal R. R. 1st mtg. bonds, 6 per cent., 1933	5,000 00	5,400 00
21,000 Broadway and 7th Avenue R. R. 2d mtg. bonds, 5 per cent., 1914	21,000 00	22,155 00
25,000 Central Pacific (C. & O. Div.) R. R. 1st mtg. bonds, 6 per cent., 1892	25,000 00	25,875 00
5,000 Rome, Watertown and Ogdensburg R. R. 1st mtg. bonds, 5 p. c., 1922.	5,000 00	5,175 00
12,000 Midland R. R. of New Jersey, 1st mtg. bonds, 6 per cent., 1910	12,000 00	13,500 00
10,000 Denver and Rio Grande R. R. 1st mort. bonds, 4 per cent., 1936	10,000 00	8,100 00
1,000 New York, Ont. and Western R. R. 1st mort. bonds, 6 p. c., 1914	1,000 00	1,110 00
10,000 Chesapeake and Ohio R. R. 1st mtg. bonds, 6 per cent., 1911	10,000 00	11,500 00
10,000 Western N. Y. and Penna. R. R. 1st mtg. bonds, 6 per cent., 1937	10,000 00	9,950 00
13,000 Long Island R. R. 1st mtg. bonds, 5 per cent., 1931	13,000 00	14,560 00
200,000 N. Y. City, (New Park stock) con. 2½ per cent., 1909	200,000 00	200,000 00
20,000 Rome, Watertown and Ogdensburgh R. R. stock, 6 per cent	20,000 00	20,200 00
30,000 N. Y., Lacka. and Western R. R. stock, 5 per cent	30,000 00	34,650 00
22,000 Chicago and R. I. R. R. stk., 4 p. c.	22,000 00	15,565 00
20,000 Omaha pref. stock, 4 per cent	20,000 00	16,500 00
60,000 N. Y. Cent. and H. R. R. R. stock, 4½ per cent	60,000 00	60,900 00
20,000 Long Island stock, 4 per cent	20,000 00	17,200 00
10,000 Chi. and N. W. stk., 6 per cent	10,000 00	10,525 00
20,000 Western Union Telegraph Co., stk., 5 per cent	20,000 00	15,250 00
	$533,000 00	$530,060 00

Total amount at risk 31st December, 1890 ..... $58,087,775 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$710,223 00
Premiums received	5,660 82
Losses paid	956 32
Losses incurred	1,724 50

Sworn Statement, filed in this Department of the

NIAGARA FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1850.—Capital stock $500,000.

PETER NOTMAN, *President.* GEO. C. HOWE, *Secretary.*

PRINCIPAL OFFICE, Nos. 135 & 137 BROADWAY.

Attorney to accept service in Maryland..... DAN'L. W. HOPPER.

General Agents in Maryland.....S. W. T. HOPPER & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$577,566 63	
Loans on mortgage of real estate	46,050 00	
Stocks and bonds owned by the company—market value	1,367,690 00	
Loans on collaterals	110,912 50	
Interest due and accrued	10,704 07	
Cash in company's office and in bank	215,534 57	
Premiums in course of collection	276,244 05	
All other assets as per detailed statement	17,779 03	
Total admitted assets		$2,622,480 85

LIABILITIES.

Losses reported, adjusted and unpaid	$ 206,245 76	
Re-insurance reserve required by law	1,420,778 55	
Unpaid dividends to stockholders	205 00	
All other liabilities as per detailed statement on file	59,740 11	
Gross liabilities, exclusive of capital		$1,686,969 42
Surplus as regards policy-holders		$935,511 43
Capital stock		500,000 00
Surplus over capital,		$435,511 43

INCOME DURING YEAR.

Cash premiums received	$1,857,632 07	
Interest on mortgages	2,713 00	
Interest on loans and dividends	74,759 04	
From other sources	15,465 92	
Actual cash income		$1,950,570 03

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,033,928 46	
Cash dividends	50,357 50	
Commissions and brokerage	324,568 78	
Salaries and fees	130,360 00	
Taxes paid	49,096 47	
All other payments and expenses	194,955 01	
Actual cash expenditures		$1,774,266 22

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States bonds	$595,000 00	$720,050 00
Jersey City bonds	50,000 00	55,290 00
N. Y. Chic. and St. Louis R'y bonds, 4 p. c.	56,000 00	50,960 00
Albany and Susquehanna R'y bonds 1st mtg. consol. 7 per cent	30,000 00	39,000 00
Lake Erie and West. R'y bonds 5 per cent	50,000 00	53,250 00
Chic., Milwaukee and St. Paul R'y bonds, 6 p. c., 1910	50,000 00	56,500 00
Fremont, Elkhorn and Missouri Valley R'y bonds, 6 per cent., 1933	40,000 00	48,800 00
James River R'y bonds, 6 p. c., 1936 (g'nt'd by N. Pac. R'y)	25,000 00	25,750 00
N. Y. Elevated R'y Co.'s bonds, 1st mtg. 1906 7per cent	20,000 00	23,000 00
Kings County Elevated R'y bonds, 1st mtg. 1925, 5 per cent	20,000 00	20,000 00
Morris and Essex R'y Co.'s bonds, 7 p. c	21,000 00	27,930 00
Chateaugay Ore & Iron Co.'s bonds, 6 p. c.	25,000 00	25,000 00
Kan. City Water bonds, 1907, 6 per cent	10,000 00	10,000 00
St.Paul(Minn.)Gas Light Co.'s bds., 1915,6 p.c.	15,000 00	16,200 00
Town of Lake(Ill.)Gas Co.'s bonds, 6 p. c.	20,000 00	20,600 00
Long Isl. R'y Co.'s stock	50,000 00	42,500 00
Nat. R'y Co.'s stock, of Chicago	10,000 00	11,000 00
American Exchange Nat. Bank stock	35,100 00	52,650 00
Western Nat. Bank stock	10,000 00	9,800 00
Del. and Hud. Canal Co.'s stock	11,000 00	14,410 00
American Loan and Trust Co.'s stock	20,000 00	20,000 00
Equitable Gas Light Co., of Chicago 6 p. c.	25,000 00	25,000 00
	$1,188,100 00	$1,367,690 00

Total amount at risk 31st December, 1890 ..... $315,738,120 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,356,305 00
Premiums received	16,473 08
Losses paid	3,705 75
Losses incurred	3,070 61

Sworn Statement, filed in this Department, of the

NORTHWESTERN NATIONAL INS. CO. OF MILWAUKEE, WIS.

Commenced business 1869.—Capital stock $600,000.

ALFRED JAMES, *President.* JOHN P. MCGREGOR, *Secretary.*

PRINCIPAL OFFICE, MILWAUKEE.

Attorney to accept service in Maryland..H. C. LANDIS.

General Agent in Maryland.....H. C. LANDIS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$401,800 00	
Stocks and bonds owned by the company—market value.....	969,060 00	
Interest due and accrued.....	7,080 49	
Cash in company's office and in bank.....	128,139 65	
Premiums in course of collection.....	66,538 03	
Bills receivable taken for premiums.....	6,799 00	
All other assets as per detailed statement	500 00	
Total admitted assets.....		$1,579,917 17

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 31,773 53	
Re-insurance reserve required by law.....	529,451 61	
All other liabilities as per detailed statement on file.....	18,392 72	
Gross liabilities, exclusive of capital....		$579,617 86
Surplus as regards policy-holders.....		$1,000,299 31
Capital stock.....		600,000 00
Surplus over capital.....		$400,299 31

INCOME DURING YEAR.

Cash premiums received.....	$559,495 30	
Interest on mortgages.....	22,662 52	
Interest on loans and dividends.....	43,052 30	
Actual cash income.....		$625,210 12

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$270,370 00	
Cash dividends.....	60,000 00	
Commissions and brokerage.....	95,579 89	
Salaries and fees.....	58,631 85	
Taxes paid.....	15,872 06	
All other payments and expenses	48,915 15	
Actual cash expenditures.....		$549,368 95

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States reg. bonds, gold, 4 per cent.....	$200,000 00	$245,500 00
United States reg. bonds, gold, currency, 6 p. c.	100,000 00	120,410 00
Chi., Mil. & St. Paul R'y 1st mortgage bonds, (Chicago Div.) 7 per cent.....	150,000 00	186,000 00
Chi., Mil. & St. Paul R'y 1st mortgage bonds, (Chicago Div.) 8 per cent.....	15,000 00	18,000 00
Mil., Lake Shore & Western 1st mortgage bds., gold, 6 per cent.....	50,000 00	60,000 00
Mil. & Northern R'y 1st mortgage bds., 6 p. c.	50,000 00	53,500 00
Chi. & Northwestern R'y 1st mtg. bds., 7 p. c.	50,000 00	62,500 00
Milwaukee County bonds, 4 per cent.....	60,000 00	61,200 00
Milwaukee County bonds, 8 per cent.....	7,000 00	7,350 00
Milwaukee City bonds, 4 per cent.....	115,000 00	117,300 00
Milwaukee City bonds, 7 per cent.....	5,000 00	5,500 00
Waukesha Sewerage bonds, 5 per cent.....	30,000 00	31,800 00
	$832,000 00	$969,060 00

Total amount at risk 31st December, 1890..... $86,759,225 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$528,262 00
Premiums received.....	3,410 54
Losses paid.....	3,224 04
Losses incurred.....	4,004 04

Sworn Statement, filed in this Department, of the

ORIENT INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1872.—Capital stock $1,000,000.

CHARLES B. WHITING, *President.* JAMES U. TAINTOR, *Secretary.*

PRINCIPAL OFFICE, HARTFORD.

Attorney to accept service in Maryland..... .....THOMAS E. BOND.

General Agent in Maryland.....THOMAS E. BOND.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 22,745 78	
Loans on mortgage of real estate	237,560 00	
Stocks and bonds owned by the company—market value	1,303,375 30	
Loans on collaterals	11,940 00	
Interest due and accrued	28,992 71	
Cash in company's office and in bank	80,571 52	
Premiums in course of collection	206,445 25	
All other assets as per detailed statement	681 30	
Total admitted assets		$1,892,311 86

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$85,150 00	
Liabilities in said States	22,289 21	
Surplus over said liabilities	$62,860 79	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 92,589 05	
Re-insurance reserve required by law	641,807 43	
All other liabilities as per detailed statement on file	38,238 65	
Gross liabilities, exclusive of capital		$772,635 13
Surplus as regards policy-holders		$1,119,676 73
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$182,537 52

INCOME DURING YEAR.

Cash premiums received	$1,018,071 65	
Interest on mortgages	15,489 87	
Interest on loans and dividends	67,270 51	
From other sources	539 85	
Actual cash income		$1,101,371 88

EXPENDITURES DURING YEAR.

Amount paid for losses	$563,995 35	
Cash dividends	60,000 00	
Commissions and brokerage	206,574 00	
Salaries and fees	53,206 94	
Taxes paid	23,325 48	
All other payments and expenses	79,205 53	
Actual cash expenditures		$986,307 30

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
504 shares American Nat. Bank stk., Hartford	$25,200 00	$36,288 00
122 shares Ætna Nat. Bank stock, Hartford	12,200 00	13,664 00
130 shares Charter Oak N. Bk. stk., Hartford.	13,000 00	14,170 00
100 shares Far. and Mech. N. Bk. stk., Hartf'd	10,000 00	11,200 00
152 shares Mercantile Nat. Bk. stk., Hartford.	15,200 00	13,680 00
62 shares Phœnix Nat. Bank stk., Hartford.	6,200 00	8,184 00
186 shares Exchange Nat. Bk. stk., Hartford	9,300 00	13,020 00
113 shares City Nat. Bank stock, Hartford	11,300 00	12,430 00
71 shares First Nat. Bank stock, Hartford	7,100 00	7,810 00
1000 shares Hartford Nat. Bank stk., Hartford.	100,000 00	157,000 00
100 shares Conn. Trust and Safe Deposit Co. Hartford	10,000 00	15,500 00
200 shares Thames Nat. Bank stock, Norwich	20,000 00	29,200 00
80 shares First Nat. Bank stock, Norwich	8,000 00	8,400 00
6 shares Rockville Nat. Bk. stk., Rockville	600 00	690 00
75 shares Metropolitan Nat. Bk. stock, N. Y.	7,500 00	675 00
302 shares Mechanics Nat. Bank stock, N. Y.	7,550 00	16,610 00
50 shares Holland Trust Co. stock, N. Y.	5,000 00	11,000 00
50 shares Nat. German-American Bank stock St. Paul, Minn	5,000 00	6,600 00
400 shares N.Y., N. H. & Hartf'd R.R. Co. stk.	40,000 00	103,200 00
130 shares Naugatuck R. R. Co. stock	13,000 00	33,540 00
100 shares Housatonic R. R. Co.,(pref.) stock	10,000 00	5,600 00
200 shares N. Y. C. & Hudson R. R. R. stock.	20,000 00	20,400 00
50 shares Union Pacific R. R. stock	5,000 00	2,200 00
100 shares Central Pacific R. R.	10,000 00	3,000 00
400 shares Cleveland & Pittsb'g R. R. Co. stk.	20,000 00	31,400 00
200 shares C. B. & Q. R. R. Co. stock	20,000 00	18,000 00
Georgia State bonds, 4½ per cent	25,000 00	29,750 00
County of Coffey, Kansas, bonds, 6 per cent	10,000 00	11,200 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value.
County of Wapello, Iowa, bonds. 6 per cent...	$ 4,000 00	$ 4,280 00
County of Lyon, Iowa, bonds, 6 per cent.... .	1,000 00	1,000 00
County of Dickinson, Kansas, bds., 6 per cent.	10,000 00	10,800 00
County of Finney, Kansas, bonds, 6 per cent..	10,000 00	11,000 00
County of Kidder, Dakota, bonds, 7 per cent..	5,000 00	5,600 00
County of Wichita, Kansas, bonds, 6 per cent.	4,000 00	4,200 00
City of Washington, Ind., bonds, 8 per cent...	5,000 00	5,250 00
City of Indianapolis, Ind., bonds, 6 per cent...	20,000 00	22,600 00
City of Evansville, Ind., bonds, 7 per cent...	15,000 00	13,500 00
City of New Brunswick, N. J., 6 p. c. bonds...	10,000 00	10,700 00
City of Council Bluffs, Iowa, bonds, 6 per cent.	5,000 00	5,700 00
City of Richmond, Va., bonds, 8 per cent.....	24,000 00	33,600 00
City of Norfolk, Va., bonds, 5 per cent.....	20,000 00	21,800 00
City of Sioux Falls, Dakota, bonds, 7 per cent.	13,000 00	14,300 00
Town of Thomaston, Conn., bonds, 4 per cent.	15,000 00	15,900 00
Town of Pawtucket, R. I., bonds, 7 per cent...	25,000 00	30,000 00
Town of Merrill, Wis., bonds, 7 per cent.....	2,500 00	2,700 00
Medicine Lodge Township, Barber Co., Kan., bonds, 6 per cent.....	5,000 00	5,500 00
Bethany Township, Osborne county, Kan., bds. 6 per cent.....	4,000 00	4,400 00
Buckeye Township, Ottawa county, Kan., bds. 8 per cent.....	2,955 00	3,398 25
Oswego Township, Labette county, Kan., bds., 6 per cent...	5,000 00	5,100 00
Precinct of Stanton, Neb., bonds, 6 per cent...	8,000 00	8,800 00
Precinct of Beaver, Neb., bonds, 6 per cent....	5,000 00	5,500 00
Vermont Valley R.R. Co. bonds, 5 per cent...	25,000 00	28,750 00
Pitts., Cleve. & Toledo R.R. Co. bonds, 6 p. c..	10,000 00	11,400 00
Kansas Pacific (1st consol.)R.R. Co. bds., 6 p. c.	10,000 00	11,050 00
C., C., Cin. & Ind. R. R. Co. bonds, 7 per cent.	25,000 00	33,250 00
C., C., Cin. & Ind. R. R. Co. bonds, 6 per cent.	10,000 00	12,200 00
Morris & Essex(1st consol.)R.R. Co. bds. 7 p. c.	10,000 00	13,800 00
Chicago, Mil. and St. P., I and D. Ext. R. R. Co. bonds, 7 per cent..... ..	20,000 00	25,000 00
Dayton and Michigan R. R. Co. bonds, 5 p. c..	25,000 00	27,250 00
Terre Haute and Logansport R. R. Co. bonds, 6 per cent.....	10,000 00	11,000 00
C., B. and Northern R. R. Co. bonds, 5 p. c...	1,500 00	1,500 00
Ohio and W. Virginia R. R. Co. bonds, 7 p. c..	3,000 00	3,450 00
Columbus and Toledo R. R. Co. bonds, 7 p. c..	11,000 00	12,870 00
Cincinnati, Van Wert and Michigan R. R. Co. bonds, 6 per cent.....	10,000 00	9,500 00
E. Tenn., Virginia & Geo. R.R. Co. bonds, 5 p.c.	15,000 00	15,300 00
Oxford and Clarksville R. R. Co. bonds, 6 p. c.	10,000 00	10,900 00
Detroit, Lansing & Northern R. R. Co. bonds, 7 per cent	10,000 00	10,600 00

STOCKS AND BONDS IN STATEMENT.—continued.

	Par Value.	Market Value.
Louisville, Cincinnati and Lexington R.R. Co. bonds, 7 per cent	$10,000 00	$11,300 00
Clarksville and N. C. R. R. Co. bonds, 6 p. c.	10,000 00	10,900 00
Indiana and Lake Michigan R. R. Co. bonds, guar., 5 per cent. G.	20,000 00	20,400 00
Atchison, Topeka and Santa Fe R. R. Co. bds., guar. 4 per cent G.	10,000 00	8,100 00
Atchison, Topeka and Santa Fe R. R. Co. incomes, 5 per cent. G.	10,000 00	5,000 00
C. B. & Q. R. R. Co. bonds, 5 per cent	1,100 00	1,100 00
Norfolk and Western R. R. Co. bonds, 5 p.c. G.	10,000 00	10,000 00
N. Y. and N. E. R. R. Co. bonds, 6 per cent	10,000 00	10,400 00
Valley R. R. Co. bonds, 6 per cent G.	12,000 00	12,480 00
Atlantic Dock Co. bonds, 5 per cent	9,000 00	9,900 00
Mason and Tazewell Dist. Ill. bonds, 7 p. c.	25,000 00	28,250 00
Rutland and Grafton Dist. Ill. bonds, 6 p. c.	8'000 00	8,400 00
First Baptist Church, Nashville, Tenn., bonds, 6 per cent	18,500 00	19,980 00
School Dist. No. 4, Salamanca, N. Y., bonds, 6 per cent	8,000 00	8,560 00
Kansas School bonds, 6 per cent	14,297 00	15,011 85
Kansas School bonds, 7 per cent	12,000 00	13,200 00
Nebraska School bonds, 7 per cent	19,682 00	21,650 20
Nebraska School bonds, 6 per cent	300 00	324 00
Dakota School bonds, 8 per cent	3,500 00	4,200 00
Dakota School bonds, 7 per cent	8,500 00	9,520 00
Minnesota School bonds, 6 per cent	8,500 00	9,180 00
Wyoming Ter. School bonds, 8 per cent	3,000 00	3,450 00
Colorado School bonds, 7 per cent	8,000 00	8,960 00
Texas School bonds, 6 per cent	10,000 00	10,400 00
South West. Irrigation Co. bonds, 7 per cent	5,000 00	5,000 00
Arizona Improvement Co. bonds, 6 per cent	5,000 00	5,000 00
	$1,129,484 00	$1,388,525 30

Total amount at risk 31st December, 1890 ..... $102,286,607 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,038,625 00
Premiums received	8,693 95
Losses paid	10,404 50
Losses incurred	8,834 46

Sworn Statement, filed in this Department, of the

PACIFIC FIRE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1851.—Capital stock $200,000.

FRANK T. STINSON, *President.* GEORGE JEREMIAH, *Secretary.*

PRINCIPAL OFFICE, NO. 151 BROADWAY.

Attorney to accept service in Maryland.....JAS. BIRCKHEAD, JR.

General Agents in Maryland.....BIRCKHEAD & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 65,000 00	
Loans on mortgage of real estate	141,200 00	
Stocks and bonds owned by the company—market value	446,630 00	
Interest due and accrued	4,904 29	
Cash in company's office and in bank	25,766 67	
Premiums in course of collection	35,470 59	
All other assets as per detailed statement	104 17	
Total admitted assets		$719,075 72

LIABILITIES.

Losses reported, adjusted and unpaid	$ 25,384 19	
Re-insurance reserve required by law	184,073 04	
All other liabilities as per detailed statement on file	14,518 56	
Gross liabilities, exclusive of capital		$223,975 79
Surplus as regards policy-holders		$495,099 93
Capital stock		200,000 00
Surplus over capital		$295,099 93

INCOME DURING YEAR.

Cash premiums received	$250,570 04	
Interest on mortgages	6,619 62	
Interest on loans and dividends	14,426 00	
From other sources	2,350 04	
Actual cash income		$273,965 70

Expenditures During Year.

Amount paid for losses	$139,818 08	
Cash dividends	24,000 00	
Commissions and brokerage	54,256 45	
Salaries and fees	17,626 31	
Taxes paid	6,440 16	
All other payments and expenses	18,197 14	
Actual cash expenditures		$260,338 14

Stocks and Bonds in Statement.

	Par Value.	Market Value.
U. S. 6 per cent. reg. bds., (Int. on) 1896	$ 17,000 00	$ 19,295 00
U. S. 4 per cent. reg. bds., (Int. on) 1907	121,000 00	147,620 00
New York City 3 per cent. school bds., 1894.	112,000 00	112,140 00
New York City 3 per cent. water bds., 1905	110,000 00	114,400 00
New York City 3 per cent. water bds., 1907	25,000 00	26,000 00
Broadway and Seventh Avenue R. R. Co. 1st mortgage 5 per cent. bonds	10,000 00	10,500 00
Syracuse, Binghamton and New York R. R. Co. 1st mortgage 7 per cent. bonds	5,000 00	6,575 00
N. Y. Cent. and Hudson R. R. R. Co. stk	10,000 00	10,100 00
	$410,000 00	$446,630 00

Total amount at risk 31st December, 1890 ..... $44,682,971 00

Business in Maryland in 1890.

Fire risks written in 1890	$ 501,976 00
Premiums received	3,901 84
Losses paid	1 75
Losses incurred	1 75

Sworn Statement, filed in this Department, of the

PENNSYLVANIA FIRE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1825.—Capital stock $400,000.

R. Dale Benson, *President.* W. Gardner Crowell, *Secretary.*

Principal Office, No. 510 Walnut Street.

Attorney to accept service in Maryland.....E. A. Richardson.

General Agents in Maryland....E. J. Richardson & Sons.

Summary of Assets, 31st December, 1890.

Real estate	$ 152,500 00	
Loans on mortgage of real estate	463,220 00	
Stocks and bonds owned by the company—market value	2,091,678 00	
Loans on collaterals	509,825 00	
Interest due and accrued	6,738 22	
Cash in company's office and in bank	65,038 80	
Premiums in course of collection	140,996 27	
All other assets as per detailed statement	864 16	
Total admitted assets		$3,430,860 45

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$54,450 00	
Liabilities in said States	4,303 17	
Surplus over said liabilities	$50,146 83	

Liabilities.

Losses reported, adjusted and unpaid	$ 90,270 46	
Re-insurance reserve required by law	1,546,929 10	
All other liabilities as per detailed statement on file	3,500 00	
Gross liabilities, exclusive of capital		$1,640,699 56
Surplus as regards policy-holders		$1,790,160 89
Capital stock		400,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$1,440,307 72

Income During Year.

Cash premiums received	$1,189,561 13	
Interest on mortgages	24,712 97	
Interest on loans and dividends	134,925 44	
From other sources	2,783 17	
Actual cash income		$1,351,982 71

EXPENDITURES DURING YEAR.

Amount paid for losses	$667,687 66	
Cash dividends	60,000 00	
Commissions and brokerage	288,390 05	
Salaries and fees	42,957 87	
Taxes paid	28,357 91	
All other payments and expenses	60,767 91	
Actual cash expenditures		$1,148,161 40

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 per cent. loan	$ 45,000 00	$54,450 00
Philadelphia City loans	50,000 00	55,520 00
P.,W. & B. R.R. stock, trust cert. 4 p. c. loan	100,000 00	99,000 00
Phila.,Wil. & Balto. R. R. stock, 6 p. c. loan	10,000 00	10,300 00
Phila., Wil. & Balto. R. R. stock, 4 p. c. loan	15,000 00	15,000 00
Phila. & Erie R.R. gen. mtg. 5 per cent. loan	75,000 00	83,250 00
Penna. R. R. consolidated 5 per cent. loan	71,000 00	78,100 00
Penna. R. R. con. mtg. 6 per cent loan	28,000 00	32,760 00
United Co. of N. J. con. mtg. 6 per ct. loan	60,000 00	63,000 00
Easton and Amboy R. R. Co. con. 5 p. c. loan	50,000 00	55,000 00
Phila. and Reading R. R. Co. con. 7 p. c. loan	20,000 00	25,000 00
Phila. & Reading R.R. Co. 1st mtg. 6. p.c. loan	17,500 00	21,350 00
Phila. & Reading R.R. Co. gen. mtg. 4 p.c. loan	50,000 00	47,500 00
Phila. & Reading R. R. Co. 3d pref. 5 p. c. loan	6,000 00	1,710 00
Phila. & Read. R.R. car trust G. & W. 5s loan	50,000 00	47,500 00
Phila. & Read. Coal and Iron Co. 7 p. c. loan	20,000 00	20,400 00
Lehigh Valley R.R. Co. 1st mtg. 6 p. c. loan	33,000 00	36,300 00
Lehigh Valley R.R. Co. con. mtg. 6 p. c. loan	22,000 00	27,500 00
Lehigh Valley R.R. Co. 1st mtg. 4½ p. c. loan	22,000 00	22,660 00
Elmira & Williamsport R.R. Co. 1st mtg. 6 p. c. loan	25,000 00	30,000 00
West Jersey R.R. Co. 1st mtg. 7 p. c.	10,000 00	12,000 00
Penna. & N. Y. Canal & R.R. Co. 7 p. c. loan.	24,000 00	28,800 00
Pa. & N.Y. Canal & R.R. Co. con. mtg. 4s loan	25,000 00	25,000 00
Pa. & N.Y. Canal & R.R. Co. con. mtg. 5s loan	25,000 00	28,000 00
Western Penna. R.R. Co. 1st mtg. 6 p. c. loan	4,000 00	4,120 00
Chi. & West. Indiana R. R. Co. 6 p. c. loan	26,000 00	28,600 00
Chi. & W. Ind. R. R. Co. gen. mtg. 6 p. c. loan	20,000 00	22,000 00
Jacksonville Southeastern R.W. Co. gen. mtg. 6 per cent. loan	30,000 00	25,500 00
Sham., Sun. & Lewisb'g R.R. Co. 5 p. c. loan.	20,000 00	20,000 00
Corning, Cowanesque & Antrim R. R. Co. 6 per cent. loan	30,000 00	31,500 00
Terre Haute & Logansport R. R. Co. extension mtg. 6 per cent.	50,000 00	50,000 00
N. Y. & Long Branch R. R. 5 per cent. loan.	25,000 00	26,750 00
Northern Pac. R.R. Co. gen. mtg. 6 p. c. loan	40,000 00	45,600 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
St. Paul & Northern Pac. R.R. Co. 6 p. c. loan	$30,000 00	$36,000 00
Lehigh Valley Coal Co. 5 per cent. loan.....	25,000 00	25,000 00
Pittsburg, McKeesp't & Youghiogheny R. R. 6 per cent. loan.....	20,000 00	22,600 00
Pittsb'g, Youngstown & Ashtabula 1st mtge. con. 5s loan.....	25,000 00	26,000 00
Cleveland, Columbus, Cin. & Ind. R. R. Co. gen. mtge. 6 per cent. loan.....	30,000 00	35,400 00
Buffalo Run, Bellefonte & Bald Eagle R. R. Co. 1st mtg. 6 per cent. loan.....	20,000 00	20,000 00
Grand Rapids & Ind. R. R. Co. con. mtge. 5 p. c. loan.....	21,000 00	17,850 00
N. Y., L. E. & W. R.R. Co. col. trust 6 p.c. loan	25,000 00	27,500 00
Rail Road Aid bonds, Kiowa Co., Kan., loan.	25,000 00	25,000 00
Oregon & Pac. R. R. Co. 6 per cent. loan....	20,000 00	10,000 00
Dixon Water Co. 6 per cent. loan.....	7,000 00	5,600 00
Knoxville Water Company 6 per cent. loan.	15,000 00	15,000 00
Americ'n Steamship Co. of Phila., 6 p. c. loan	15,000 00	15,750 00
Lehigh Coal & Nav. Co., Phila., gold, 6 p. c. loan.....	20,000 00	22,000 00
Ches. & Del. Canal Co. 1st mtg. 6 p. c. loan.	10,000 00	9,500 00
Del. Div. Canal Co. 1st mgt. 6 per cent. loan	20,000 00	20,000 00
The Penna. Co., 6 per cent. loan..... ..	4,000 00	4,200 00
Car Trust of New York, No. 2, 6 p. c. loan..	17,000 00	15,300 00
Huntingdon & Broad Top Car Trust Fund 6 per cent. loan.....	30,000 00	30,000 00
Huntingdon & Broad Top Car Trust Fund 5 per cent. loan.....	10,000 00	10,000 00
Huntingdon Co., Ind., Gravel Road bonds, 6 per cent. loan.....	34,000 00	35,700 00
Harrisburg City, 6 per cent. loan.....	18,000 00	18,920 00
St. Louis City, 6 per cent. loan.....	25,000 00	30,250 00
Cincinnati City 7 3-10 per cent. loan.....	38,000 00	49,590 00
Cincinnati City 7 per cent. loan.....	10,000 00	12,600 00
Cincinnati City 6 per cent. loan.....	5,000 00	5,400 00
City of Springfield, Ills., funding bonds, 5 p.c.	35,000 00	35,700 00
City of Springfield, Ills., funding bonds, 8 per cent. loan.....	10,000 00	10,800 00
City of Topeka, Kan., Internal Improvement bonds, 5 per cent. loan.....	22,600 00	23,278 00
Kansas City, Kan., Internal Imp. bds., 6 p. c.	24,000 00	24,720 00
Newark City 7 per cent. loan.....	20,000 00	21,300 00
Wabash R. R. Co. 2d mtge. bonds, 5 p. c. loan	32,000 00	22,400 00
Pitts. Junc. Termin'l Co. 1st mtg. 5 p. c. loan	25,000 00	25,000 00
Newb'gh & N. Y. R. R. Co. 1st mtg. 5 p. c. loan	15,000 00	15,000 00
Nor. Cent. R. R. Co. con. mtge. 6 p. c. loan.	33,000 00	39,600 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value.
Balto. & Ohio Equip. Association 5 p. c. loan.	$50,000 00	$50,000 00
Balto, & Ohio R. R. Co. con. mtg. 5s loan...	50,000 00	52,000 00
West Knoxville Gen. Improv. Co. 6 p. c. loan	20,000 00	22,000 00
Atlantic City R. R. Co. mortgage 5 p. c. loan	20,000 00	20,600 00
Camden Horse R. R. Co. 1st mtge. 5 p. c. loan	25,000 00	25,000 00
Phila. Nat. Bank, 200 shares stock.....	20,000 00	47,400 00
	$2,019,100 00	$2,146,128 00

Total amount at risk 31st December, 1890.....$169,194,491 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$2,394,408 00
Premiums received.....	22,823 22
Losses paid.....	10,009 28
Losses incurred.....	11,695 37

Sworn Statement, filed in this Department, of the

PEOPLES FIRE INSURANCE COMPANY OF MANCHESTER, N. H.

Commenced business 1885.—Capital stock $350,000.

JOSEPH C. MOORE, *President.* S. B. STEARNS, *Secretary.*

PRINCIPAL OFFICE, MANCHESTER.

Attorney to accept service in Maryland.....G. W. S. HALL.

General Agent in Maryland..... G. W. S. HALL.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$242,281 66	
Stocks and bonds owned by the company—market value.....	260,399 25	
Loans on collaterals.....	92,250 00	
Interest due and accrued.....	12,959 54	
Cash in company's office and in bank.....	64,312 13	
Premiums in course of collection.....	89,670 84	
Total admitted assets.....		$761,873 42

Liabilities.

Losses reported, adjusted and unpaid	$ 35,734 11	
Re-insurance reserve required by law	297,177 63	
All other liabilities as per detailed statement on file	17,934 16	
Gross liabilities, exclusive of capital		$350,845 90
Surplus as regards policy-holders		$411,027 52
Capital stock		350,000 00
Surplus over capital		$61,027 52

Income During Year.

Cash premiums received	$491,032 28	
Interest on mortgages	12,536 00	
Interest on loans and dividends	20.641 00	
Actual cash income		$524,209 28

Expenditures During Year.

Amount paid for losses	$299,938 46	
Cash dividends	18,000 00	
Commissions and brokerage	111,852 46	
Salaries and fees	20,084 30	
Taxes paid	11,486 06	
All other payments and expenses	32,298 38	
Actual cash expenditures		$493,659 66

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States Government bonds, 4 per cent.	$70,000 00	$86,450 00
Hillsborough County, N. H. bonds, 6 per cent.	2,500 00	2,750 00
City of Manchester, N. H. bonds, 6 per cent.	500 00	564 25
City of Portsmouth, N. H. bonds, 4 per cent.	10,000 00	10,300 00
City of Portsmouth, N. H. bonds, 6 per cent.	5,000 00	5,625 00
Chichester, N. H. bonds, 4 per cent.	1,500 00	1,590 00
Waubunsee County, Kansas bonds, 7 per cent.	5,000 00	6,000 00
State of Illinois (drainage) bonds, 7 per cent.	7,000 00	8,000 00
James River Valley R. R bonds, 6 per cent.	10,000 00	11,500 00
New Hampshire Trust Co., Manchester, N. H., debenture bonds, 6 per cent	25,000 00	25,000 00
Security Mortgage and Trust Co., Cassellton, Dak., debenture bonds, 6 per cent.	5,000 00	5,000 00
Kansas Investment Co. Topeka, Kansas, deb. bonds, 6 per cent	12,900 00	12,900 00
Dakota Investment Co. Grand Forks, Dakota, debenture bonds, 6½ per cent.	18,000 00	18,000 00
St. Cloud, Minn. Gas and Electric Co. bonds, 7 per cent.	3,000 00	3,300 00

STOCKS AND BONDS IN STATEMENT.—continued.

	Par Value.	Market Value.
N. England Loan and Trust Co., Boston, Mass. debenture bonds, 6 per cent	$ 5,000 00	$ 5,000 00
Nashua Tr. Co., Nashua, N. H. bonds, 6 p. c.	5,000 00	5,000 00
Manchester, N. H. Elec. Light Co. bds., 6 p. c.	10,000 00	10,000 00
City of Rapid City, Dakota bonds, 7 p. c.	1,000 00	1,100 00
Cleveland, Chagrin Falls and Northern R. R. Car Trust bonds, guaranteed by Cleveland and Canton R. R., 6 per cent	10,000 00	10,000 00
50 shares Granite State Trust Co., Manchester, N. H. stock, 6 per cent	5,000 00	5,500 00
20 shares Security Trust Co. Nashua, N. H. stock, 8 per cent	2,000 00	2,500 00
88 shares First National Bank of Marion, Kan. stock, 10 per cent	8,800 00	10,120 00
10 shares Winchester, N. H. National Bank stock, 8 per cent	1,000 00	1,200 00
10 shares Woodsville, N. H. Guarantee Savings Bank stock, 6 per cent	1,000 00	1,000 00
25 shares Kimball Champ. Inv. Co., Council Bluffs, Ia. stock, 10 per cent	2,500 00	3,000 00
60 shares Union Trust Co., Sioux City, Iowa stock, 8 per cent	6,000 00	6,900 00
40 shares Lake Village and Lonaconia N. H. Water Works stock, 6 per cent	2,000 00	2,100 00
	$234,700 00	$260,399 25

Total amount at risk 31st December, 1890 ..... $42,184,507 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$328,431 80
Premiums received	3,765 75
Losses paid	1,228 67
Losses incurred	1,050 93

Sworn Statement, filed in this Department, of the

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Commenced business 1853.—Capital stock $1,000,000.

GEO. P. SHELDON, *President.* CHAS. C. LITTLE, *Secretary.*

PRINCIPAL OFFICE, NO. 16 COURT STREET.

Attorney to accept service in Maryland.....C. R. GALLAGHER.

General Agents in Maryland....ALLMAND & GALLAGHER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,725,751 95	
Loans on mortgage of real estate	174,000 00	
Stocks and bonds owned by the company—market value	2,029,751 50	
Loans on collaterals	2,700 00	
Interest due and accrued	13,529 92	
Cash in company's office and in bank	388,711 63	
Premiums in course of collection	758,861 51	
All other assets as per detailed statement	4,529 33	
Total admitted assets		$5,097,835 84

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$213,500 00	
Liabilities in said States	117,723 27	
Surplus over said liabilities	$95,776 73	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 173,560 10	
Re-insurance reserve required by law	3,125,692 86	
All other liabilities as per detailed statement on file	240,655 19	
Gross liabilities, exclusive of capital		$3,539,908 15
Surplus as regards policy-holders		$1,557,927 69
Capital stock		1,000,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$653,704 42

INCOME DURING YEAR.

Cash premiums received	$3,336,436 44	
Interest on mortgages	8,368 37	
Interest on loans and dividends	94,889 03	
From other sources	87,339 34	
Actual cash income		$3,527,033 18

Expenditures During Year.

Amount paid for losses	$1,912,711 19	
Cash dividends	100,000 00	
Commissions and brokerage	709,082 62	
Salaries and fees	277,218 33	
Taxes paid	65,501 46	
All other payments and expenses	319,322 05	
Actual cash expenditures		$3,383,835 71

Stocks and Bonds in Statement.

	Par Value.	Market Value.
U. S. bonds, 4 per cent., registered	$175,000 00	$213,500 00
U. S. bonds, currency, 6 per cent	40,000 00	48,680 00
N. Y. City consol stock, 3 p. c. dock bonds	200,000 00	220,000 00
N. Y. City consol stock, 3 p. c. school house bonds	113,700 00	121,659 00
N. Y. City consol stock, 3 p. c. Harlem River Bridge bonds	148,300 00	158,681 00
Nassau Gas Light Co., Brooklyn, cert., 5 p. c.	17,000 00	17,170 00
People's Gas Light Co., Brooklyn, bonds, 6 p.c.	10,000 00	10,100 00
Equitable Gas Light Co., N. Y., bonds, 6 p. c.	10,000 00	11,000 00
Equitable Gas Light Co., N. Y. cert., 6 p. c.	39,000 00	39,975 00
Ohio Southern R. R. Co., bonds, 6 per cent	25,000 00	26,250 00
N. Y. Elevated R. R. Co., bonds, 7 per cent	25,000 00	29,000 00
Smithtown and Port Jefferson R. R. Co.. bonds 7 per cent	10,000 00	11,200 00
Broadway and Seventh Av. R. R. Co., bds.,5 p. c.	15,000 00	15,750 00
N. Y., Brooklyn and Manhattan Beach R. R. Co , bonds, 5 per cent	30,000 00	30,900 00
Phila. and Reading R. R. Co., bonds, 4 p. c.	50,000 00	40,000 00
Kings County Elevated R'y Co., bds., 5 p. c.	50,000 00	52,000 00
Pacific R. Co., of Mo., bonds, 4 per cent	100,000 00	98,500 00
Knoxville and Ohio R. R. Co., bonds, 6 p. c.	25,000 00	27,500 00
Toledo and Ohio Cent. R R. Co., bonds, 5 p. c.	25,000 00	26,250 00
Chesapeake and Ohio R'y Co., bonds, 5 p. c	25,000 00	25,000 00
Michigan Cent. R. R. Co., bonds, 4 per cent	25,000 00	24,625 00
Atchison, Topeka and Santa Fe R. R. Co., bds. 4 per cent.	50,000 00	40,000 00
Louisville, St. Louis and Texas Railway Co., bonds, 6 per cent	25,000 00	20,000 00
Louisville and Nashville R. R. Co., bds., 5 p. c.	25,000 00	27,000 00
Wabash R. R. Co., bonds, 5 per cent	25,000 00	24,625 00
Missouri, Kansas and Texas Railway Co., bds. 4 per cent.	25,000 00	19,000 00
Chicago, Milwaukee and St. Paul Railway Co., bonds, 5 per cent	13,000 00	13,000 00
Canada Southern Railway Co., (H. & D. Div.) bonds, 5 per cent	25,000 00	23,875 00

Milwaukee and Northern R.R. Co., bds., 6 p. c.	$25,000 00	$26,750 00
Calvary Cemetery, Greenpoint and Brooklyn R. R. Co., bonds, 6 per cent	37,000 00	41,255 00
Missoula County, M T. bonds, 7 per cent	12,000 00	13,200 00
U. S. Illuminating Co., bonds, 6 per cent	25,000 00	25,500 00
Lake Gas Co., of Chic., bonds, 6 per cent	50,000 00	51,000 00
Lehigh and Wilkes Barre Coal Co., bds., 7 p.c.	25,000 00	28,750 00
Board of Trade, Chicago, certificate	2,700 00	2,700 00
1875 shares Brooklyn City R. R. Co., Brooklyn stock	18,750 00	30,000 00
200 shares Central Park, N. & E. R. R. R. Co., New York stock	20,000 00	23,000 00
50 shares Dry Dock, E. Broadway and Battery R. R. Co., stock	5,000 00	6,750 00
500 shares N. Y. Central and Hudson River R. R. Co., New York stock	50,000 00	50,750 00
500 shares Lake Shore and Michigan Southern Railway Co., stock	50,000 00	53,750 00
500 shares Chicago and Northwestern Railway Co., stock	50,000 00	52,750 00
500 shares Met. Nat. Bank N. Y. stock	20,000 00	1,600 00
500 shares American Exchange Nat. Bank, N. Y., stock	50,000 00	77,500 00
50 shares Nat. Shoe and Leather Bank, New York, stock	5,000 00	8,000 00
300 shares St. Nicholas Bank, N. Y. stock	30,000 00	38,700 00
286 shares Nat. Bank of the Republic, N. Y. stock	28,600 00	54,340 00
87 shares Nat. Bank of Commerce, N.Y. stk.	8,700 00	17,139 00
200 shares Fourth Nat. Bank, N. Y. stock	20,000 00	34,600 00
100 shares Mercantile Nat. Bank, N. Y. stock.	10,000 00	22,500 00
100 shares Nat. Park Bank, N. Y. stock	10,000 00	32,500 00
223 shares Chatham Nat. Bank N. Y. stock	5,575 00	22,857 50
80 shares Commercial Bank, Brooklyn, stk.	4,800 00	7,680 00
408 shares Mechanics' Bank Brooklyn, stock.	20,400 00	55,080 00
128 shares Nat. City Bank, Brooklyn, stock	6,400 00	28,160 00
80 shares Nat. Bank of Ill., Chic., stock	8,000 00	21,200 00
	$1,943,925 00	$2,243,251 50

Total amount at risk 31st December, 1890 ..... $506,953,487 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$3,301,971 00
Premiums received	25,969 82
Losses paid	18,609 65
Losses incurred	20,734 65

Sworn Statement, filed in this Department, of the

PHŒNIX FIRE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1854.—Capital stock, $2,000,000.

H. Kellogg, *President.* Geo. H. Burdick, *Secretary.*

Principal Office, No. 64 Pearl Street.

Attorney to accept service in Maryland.....E. A. Richardson.

General Agents in Maryland... ..E. J. Richardson & Sons.

Summary of Assets, 31st December, 1890.

Real estate	$ 233,524 34	
Loans on mortgage of real estate	676,600 00	
Stocks and bonds owned by the company—market value	3,650,722 00	
Loans on collaterals	143,322 50	
Interest due and accrued	56,613 30	
Cash in company's office and in bank	298,745 03	
Premiums in course of collection	356,128 04	
All other assets as per detailed statement	1,139 52	
Total admitted assets		$5,416,794 73

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$208,020 00	
Liabilities in said States	89,357 56	
Surplus over said liabilities	$118,662 44	

Liabilities.

Losses reported, adjusted and unpaid	$ 293,831 17	
Re-insurance reserve required by law	1,724,546 32	
Gross liabilities, exclusive of capital		$2,018,377 49
Surplus as regards policy-holders		$3,398,417 24
Capital stock		2,000,000 00
Surplus over capital, including surplus of assets not admitted in this State		$1,517,079 68

Income During Year.

Cash premiums received	$2,652,591 32	
Interest on mortgages	33,367 79	
Interest on loans and dividends	186,805 60	
From other sources	6,356 62	
Actual cash income		$2,879,121 33

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,446,398 01	
Cash dividends	280,000 00	
Commissions and brokerage	451,115 16	
Salaries and fees	113,562 64	
Taxes paid	79,551 34	
All other payments and expenses	254,700 12	
Actual cash expenditures		$2,625,327 27

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
300 shares Ætna Nat. Bank, Hartford	$ 30,000 00	$ 33,000 00
1000 shares American Nat. Bank, Hartford	50,000 00	70,000 00
500 shares Amer. Loan and Trust Co., N. Y.	50,000 00	51,500 00
50 shares Atlantic Trust Co., New York	5,000 00	22,500 00
150 shares Central Trust Co., New York	15,000 00	195,000 00
162 shares Charter Oak Nat. Bk., Hartford.	16,200 00	17,334 00
160 shares City Bank, Hartford	16,000 00	16,800 00
100 shares Connecticut Riv. Bank, Hartford	5,000 00	5,100 00
300 shares Far. and Mech. N. Bk., Hartford	30,000 00	33,000 00
175 shares First Nat. Bank, Wallingford	17,500 00	19,250 00
400 shares Franklin Trust Co., New York	40,000 00	114,000 00
1040 shares Hartford Nat. Bank, Hartford	104,00 00	163,280 00
400 shares Hartford Trust Co., Hartford	40,000 00	53,200 00
26 shares Home Nat. Bank, Meriden	2,600 00	3,068 00
100 shares Imperial Bank, Toronto, Ont.	10,000 00	15,700 00
250 shares Metropolitan N. Bk., Cincinnati.	12,250 00	600 00
108 shares Merch. Exc. Nat. Bk., New York	5,400 00	6,750 00
800 shares Mercantile Nat. Bank, Hartford.	80,000 00	76,000 00
100 shares Nat. Shoe & Leather Bank, N. Y.	10,000 00	17,000 00
340 shares Nat. Exchange Bank, Hartford.	17,000 00	22,100 00
250 shares Nat. German Amer. Bk., St. Paul	25,000 00	32,500 00
200 shares New Britain N. Bank, N. Britain	20,000 00	32,000 00
750 shares Phœnix Nat. Bank, Hartford	75,000 00	97,500 00
200 shares State Bank, Hartford	20,000 00	20,000 00
440 shares Waterbury Nat. Bk., Waterbury.	22,000 00	44,000 00
500 shares Avon, Geneseo & Mt. Morris R. R. Co.	50,000 00	52,500 00
500 shares Chicago, Bur. & Quincy R. R. Co.	50,000 00	44,500 00
1100 shares Chi., Rock Isl'd & Pac. R. R. Co.	110,000 00	78,100 00
250 shares Chi. & Alton R. R., common	25,000 00	32,000 00
500 shares Cleveland & Pittsburgh R. R. Co.	25,000 00	38,750 00
500 shares Ft. W. & Jackson R. R. Co., pref.	50,000 00	58,000 00
120 shares Hart. & Conn. Western R. R. Co.	12,000 00	3,600 00
1000 shares Illinois Central R. R. Co.	100,000 00	98,000 00
1000 shares Morris & Essex R. R. Co.	50,000 00	77,500 00
1200 shares N. Y., N. H. & H. R. R. Co.	120,000 00	306,000 00
250 shares New York & Harlem R. R. Co.	12,500 00	33,750 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
500 shares N. Y. C. & Hud. Riv. R. R. Co..	$ 50,000 00	$ 51,000 00
500 shares Peoria & Bureau Val'y R. R. Co..	50,000 00	85,500 00
500 shares Rensselaer & Saratoga R. R. Co.	50,000 00	90,000 00
660 shares Holyoke Water Power Co.....	66,000 00	198,000 00
1300 shares North-western Telegraph Co...	65,000 00	65,000 00
Atlantic Mutual Ins. Co., scrip.....	75,000 00	78,750 00
Georgia State reg. bonds, 4½ per cent.....	25,000 00	30,000 00
Atlantic Dock Company bonds, 5 per cent..	75,000 00	82,500 00
Ashland, Oregon, Water bonds, 6 per cent..	50,000 00	53,000 00
Branford, Canada City bonds, 5 per cent....	25,000 00	27,500 00
Guelph, Canada City bonds, 5 per cent.....	24,000 00	27,120 00
Victoria, Canada, (B. C.) bonds, 5 per cent..	20,000 00	22,000 00
Hannibal School, Mo. bonds, 6 and 7 p. c....	42,000 00	44,100 00
Leavenworth City and Fort Leavenworth water bonds, 6 per cent.....	25,000 00	27,500 00
Council Bluffs, Ia. improvement bds., 6 p. c.	7,500 00	7,950 00
Northwestern Telegraph Co. bonds, 7 p. c...	15,000 00	17,400 00
Urbana, O., gas bonds, 6 per cent.....	25,000 00	27,250 00
Canadian Pacific 1st mortgage Land Grant R. R. bonds, 5 per cent.....	44,000 00	48,400 00
Cedar Rapids, Ia. Falls and N. W. Railway guaranteed bonds, 6 per cent.....	50,000 00	50,000 00
Chicago and N. Western Railway, sinking fund bonds, 6 per cent.....	50,000 00	58,000 00
Chicago and Western Ind. R. R. bds., 6 p. c.	76,000 00	85,120 00
Columbus and Western R. R. 1st mortgage guaranteed bonds, 6 per cent.....	100,000 00	110,000 00
Chicago, Burlington and Quincy convertible R. R. bonds, 5 per cent.....	5,000 00	5,050 00
Erie Railway, first mtg. con. bds., 7 p. c.....	100,000 00	135,000 00
Harlem River and Port Chester R. R. guar. bonds, 7 per cent.....	50,000 00	67,500 00
Louisville, St. Louis and Texas guaranteed bonds, 6 per cent.....	25,000 00	19,500 00
Minneapolis Union Railway Co. guaranteed bonds, 6 per cent.....	50,000 00	57,000 00
New York, Lackawanna and Western R. R. guaranteed bonds, 6 per cent.....	50,000 00	66,500 00
N. Y. and New England R. R. bds., 7 p. c...	50,000 00	62,500 00
Pittsburg, Cleveland and Toledo R. R. guar. bonds, 6 per cent.....	50,000 00	57,500 00
Terre Haute and Logansport R. R. ext'n gtd. bonds, 6 per cent.....	50,000 00	55,000 00
Texas and New Orleans, 1st mtg. bds., 7 p. c.	54,000 00	63,720 00
	$2,815,950 00	$3,858,742 00

Total amount at risk 31st December, 1890.....$313,268,152 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$1,771,499 00
Premiums received.....	18,515 81
Losses paid.....	7,733 26
Losses incurred.....	8,756 30

Sworn Statement, filed in this Department, of the

PROVIDENCE WASHINGTON INSURANCE CO. OF PROV., R. I.

Commenced business 1799.—Capital stock $400,000.

J. H. DE WOLF, *President.* E. L. WATSON, *Secretary.*

PRINCIPAL OFFICE, NO. 20 MARKET SQUARE.

Attorney to accept service in Maryland.....J S. MAURY.

General Agents in Maryland.....MAURY & DONNELLY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value.....	$1,053,898 00	
Cash in company's office and in bank.....	48,734 01	
Premiums in course of collection.....	150,295 39	
Bills receivable taken for premiums.....	71,620 97	
Total admitted assets.....		$1,324,548 37

LIABILITIES.

Losses reported, adjusted and unpaid.....	$119,756 79	
Re-insurance reserve required by law.....	694,058 59	
Gross liabilities, exclusive of capital...		$813,815 38
Surplus as regards policy-holders.....		$510,732 99
Capital stock.....		400,000 00
Surplus over capital.....		$110,732 99

INCOME DURING YEAR.

Cash premiums received.....	$1,130,198 51	
Interest on loans and dividends.....	43,299 20	
Actual cash income.....		$1,173,497 71

Expenditures During Year.

Amount paid for losses	$591,440 89	
Cash dividends	24,000 00	
Commissions and brokerage	215,993 88	
Salaries and fees	58,477 75	
Taxes paid	27,256 24	
All other payments and expenses	86,249 80	
Actual cash expenditures		$1,003,418 56

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Boston and Prov. R. R. Co., bonds	$125,000 00	$133,750 00
Baltimore and Ohio R. R. Co., bonds	25,000 00	26,750 00
Rensselaer and Saratoga R. R. Co., bonds	12,000 00	17,400 00
Morris and Essex R. R. Co. bonds	25,000 00	34,500 00
N. Y. and N. E. R. R. Co., bonds	15,000 00	18,450 00
220 shares N. Bank of Commerce, N. Y., stk.	22,000 00	43,120 00
90 shares Nat. Park Bank, N. Y. stock	9,000 00	29,700 00
100 shares N. Y. Mutual Gas Light Co., stk.	10,000 00	12,000 00
800 shares American Nat. Bank, Prov. stock	40,000 00	35,200 00
1600 shares Blackstone Canal Nat. Bk. Providence, stock	40,000 00	38,400 00
424 shares Commercial Nat. Bank, Prov., stk.	21,200 00	17,808 00
300 shares Lime Rock Nat. Bank, Prov., stk.	15,000 00	11,100 00
320 shares Mfr. Nat. Bank, Prov., stock	32,000 00	43,520 00
500 shares Merchants Nat. Bank, Prov., stk.	25,000 00	33,500 00
400 shares Mechanics Nat, Bank, Prov. stk.	20,000 00	22,400 00
500 shares Nat. Bank of Commerce, Providence, stock	25,000 00	28,000 00
500 shares Nat. Bk. of North America Providence, stock	25,000 00	24,000 00
300 shares Nat. Eagle Bank stock	15,000 00	18,000 00
200 shares Weybosset Nat. Bank stock	10,000 00	11,400 00
50 shares Union R. R. Co., stock	5,000 00	10,250 00
500 shares Providence Gas Co., stock	25,000 00	36,000 00
50 shares Bath Gas Light Co., Bath, Me., stk.	5,000 00	4,000 00
500 shares Chic. and Alton R. R. Co., stock	50,000 00	64,000 00
400 shares C. B. & Q. R. R. Co., stock	40,000 00	36,000 00
400 shares Chic. & Northwestern R. R. Co., stock	40,000 00	42,000 00
200 shares Chic., Rock Island and Pacific R. R. Co., stock	20,000 00	14,150 00
500 shares Illinois Cent. R. R. Co., stock	50,000 00	48,500 00
1500 shares What Cheer Corporation (real estate), company's office, stock	200,000 00	200,000 00
	$946,200 00	$1,053,898 00

Total amount at risk 31st December, 1890	$100,790,636 00

BUSINESS IN MARYLAND IN 1890.

Fire, Marine and Inland risks written in 1890	$2,604,391 00
Premiums received	19,244 79
Losses paid	14,132 42
Losses incurred	14,707 42

Sworn Statement, filed in this Department, of the

PRUDENTIAL FIRE INSURANCE CO. OF BOSTON, MASS.

Commenced business 1889.—Capital stock $200,000.

A. B. MARTIN, *President.* H. C. HILL, *Secretary.*

PRINCIPAL OFFICE, No. 165 KILBY STREET.

Attorney to accept service in Maryland.....WILLIAM H. PURCELL.

General Agent in Maryland.....WILLIAM H. PURCELL.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate	$116,800 00	
Stocks and bonds owned by the company.—market value	106,636 09	
Interest due and accrued	3,130 08	
Cash in company's office and in bank	18,501 29	
Premiums in course of collection	29.262 33	
Total admitted assets		$274,329 79

LIABILITIES.

Losses reported, adjusted and unpaid	$17,876 22	
Re-insurance reserve required by law	61,448 52	
All other liabilities as per detailed statement on file	5,004 35	
Gross liabilities, exclusive of capital		$84,329 09
Surplus as regards policy-holders		$190,000 70
Capital stock		200,000 00

INCOME DURING YEAR.

Cash premiums received	$89,984 52	
Interest on mortgages	2,992 30	
Interest on loans and dividends	5,260 02	
From other sources	51,378 04	
Actual cash income		$149,614 88

Expenditures During Year.

Amount paid for losses	$47,833 21	
Commissions and brokerage	19,910 38	
Salaries and fees	10,623 96	
Taxes paid	3,530 97	
All other payments and expenses	111,801 62	
Actual cash expenditures		$193,700 14

Stocks and Bonds in Statement.

	Par Value.	Market Value.
City of Boston	$40,000 00	$42,600 00
City of Boston	9,500 00	10,817 65
Boston and Lowell R. R.	10,000 00	10,325 00
City of Cleveland, Ohio	5,000 00	5,725 00
City of Springfield, Ohio	1,000 00	1,117 50
City of Springfield, Ohio	4,000 00	4,560 00
City of Newburyport, Mass	5,000 00	5,500 00
City of New London, Ct	5,000 00	5,468 75
City of Cleveland, Ohio	1,000 00	1,096 57
City of Cleveland, Ohio	1,000 00	1,095 63
City of Lynn, Mass	5,000 00	5,387 50
City of Manchester, N. H	1,000 00	1,025 63
City of Grand Rapids, Mich	5,000 00	5,571 00
Androscoggin Co., Me	2,000 00	2,069 00
Androscoggin Co., Me	1,000 00	1,055 36
Boston and Providence R. I	2,000 00	2,175 00
City of Cleveland, Ohio	1,000 00	1,046 50
	$98,500 00	$106,636 09

Total amount at risk 31st December, 1890 ..... $11,040,282 88

Business in Maryland in 1890.

Fire risks written in 1890	$144,510 00
Premiums received	2,551 85
Losses paid	none.
Losses incurred	none.

Sworn Statement, filed in this Department, of the

READING FIRE INSURANCE COMPANY OF READING, PA.

Commenced business 1867.—Capital stock $250,000.

WM. A. ARNOLD, *President.* S. E. ANCONA, *Secretary.*

PRINCIPAL OFFICE, READING.

Attorney to accept service in Maryland.....C. H. RIPPELMEYER

General Agent in Maryland.....C. H. RIPPELMEYER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 42,770 94	
Loans on mortgage of real estate.....	291,526 56	
Stocks and bonds owned by the company—market value.....	181,092 50	
Loans on collaterals.....	65,400 00	
Interest due and accrued.....	4,277 35	
Cash in company's office and in bank	38,344 38	
Premiums in course of collection.....	16,592 11	
All other assets as per detailed statement...	914 28	
Total admitted assets.....		$640,918 12

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 34,787 56	
Re-insurance reserve required by law.....	198,914 97	
Unpaid dividends to stockholders.....	776 50	
All other liabilities as per detailed statement on file.....	1,229 82	
Gross liabilities, exclusive of capital..		$235,708 85
Surplus as regards policy-holders.....		$405,209 27
Capital stock		250,000 00
Surplus over capital.....		$155,209 27

INCOME DURING YEAR.

Cash premiums received.....	$278,640 03	
Interest on mortgages.....	17,117 59	
Interest on loans and dividends.....	9,898 72	
From other sources.....	2,218 20	
Actual cash income.....		$307,874 54

Expenditures During Year.

Amount paid for losses	$118,924 89	
Cash dividends	20,022 40	
Commissions and brokerage	54,419 93	
Salaries and fees	10,212 00	
Taxes paid	4,602 66	
All other payments and expenses	18,195 37	
Actual cash expenditures		$226,377 25

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Phila. and Reading R. R. gen. mtg. bonds, 4s.	$21,000 00	$16,485 00
Perkiomen R. R. 1st mtg. bonds	2,000 00	2,000 00
Warren and Franklin R. R. 1st mtg. bonds	1,000 00	1,065 00
250 shares of the Reading Gas Co. stock	6,250 00	15,000 00
124 shares South Reading Market House Co. stock	3,100 00	4,030 00
200 shares East Penn. R. R. Co. stock	10,000 00	11,200 00
150 shares Nat. Union Bank stock	3,750 00	12,112 50
50 shares Farmers Nat. Bank stock	1,500 00	3,670 00
75 shares Second Nat. Bank stock	7,500 00	12,750 00
50 shares Reading City Pass. Railway stock	2,500 00	3,250 00
737 shares Reading Trust Co. stock	73,700 00	92,125 00
City Passenger Railway Co. bond	500 00	500 00
South Reading Market House Co. scrip	900 00	900 00
P. and R. Car Trust securities	6,000 00	6,000 00
	$139,700 00	$181,092 50

Total amount at risk 31st December, 1890 ..... $28,394,240 00

Business in Maryland in 1890.

Fire risks written in 1890	$584,162 00
Premiums received	5,215 83
Losses paid	4,621 38
Losses incurred	6,183 89

Sworn Statement, filed in this Department, of the

RELIANCE INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced business 1844.—Capital stock $300,000.

THOMAS C. HILL, *President.* WILLIAM CHUBB, *Secretary.*

PRINCIPAL OFFICE, No. 429 WALNUT STREET.

Attorney to accept service in Maryland.....E. B. DUVAL.

General Agents in Maryland.....E. B. DUVAL & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$100,000 00	
Loans on mortgage of real estate	121,100 00	
Stocks and bonds owned by the company—market value	557,957 00	
Interest due and accrued	1,595 79	
Cash in company's office and in bank	48,551 66	
Premiums in course of collection	18,899 47	
All other assets as per detailed statement	1,410 00	
Total admitted assets		$849,513 92

LIABILITIES.

Losses reported, adjusted and unpaid	$ 15,842 18	
Re-insurance reserve required by law	238,265 24	
All other liabilities as per detailed statement on file	1,387 45	
Gross liabilities, exclusive of capital		$255,494 87
Surplus as regards policy-holders		$594,019 05
Capital stock		300,000 00
Surplus over capital		$294,019 05

INCOME DURING YEAR.

Cash premiums received	$178,554 23	
Interest on mortgages	6,300 52	
Interest on loans and dividends	28,697 09	
From other sources	2,540 63	
Actual cash income		$216,092 47

EXPENDITURES DURING YEAR.

Amount paid for losses	$99,537 01	
Cash dividends	24,000 00	
Commissions and brokerage	35,395 73	
Salaries and fees	12,106 13	
Taxes paid	4,941 29	
All other payments and expenses	6,204 97	
Actual cash expenditures		$182,185 13

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 per cent. bonds	$15,000 00	$18,300 00
Philadelphia City 6 per cent. bonds	75,000 00	81,900 00
Pittsburg City, W. W., 7 per cent. bonds	30,000 00	36,300 00
Scranton City, W. W., 7 per cent. bonds	15,000 00	16,200 00
Rochester City, W. W., 7 per cent. bonds	20,000 00	28,000 00
City of Quincy, Ill., 4½ per cent. bonds	15,000 00	15,000 00
American Steamship Co. 6 per cent bonds	5,000 00	5,250 00
United Company of N. J. 4 per cent. bonds.	5,000 00	5,300 00
Delano Land Co. 7 per cent bonds	13,000 00	13,650 00
Lehigh Coal and Nav. Co. 6 per cent bonds.	20,000 00	22,000 00
Lehigh Valley R. R. Co., coup., 6 p. c. bonds.	15,000 00	16,500 00
Lehigh Valley R. R. Co., reg., 6 p. c. bonds	5,000 00	5,500 00
Easton and Amboy R. R. Co. 5 p. c. bonds	20,000 00	22,400 00
N. Penna. R. R. Co., 1896, 7 per cent. bonds.	5,000 00	5,562 00
N. Penna. R. R. Co., 1903, 7 per cent. bonds.	10,000 00	12,700 00
Louisville and Nashville R. R. Co. 6 p. c. bds.	9,000 00	10,215 00
N. Cen. R. R. Co., 1904, 6 per cent. bonds	5,000 00	5,800 00
N. Cen. R. R. Co., 1900, 6 per cent. bonds	5,000 00	5,700 00
Phila. and Erie R. R. Co. 5 per cent bonds	25,000 00	28,000 00
Phila. and Balto. Cen. R. R. Co. 5 p. c. bds	10,000 00	10,500 00
Penna. R. R. Co., consols, 5 per cent. bonds.	4,000 00	4,420 00
Steubenville and Indiana R. R. Co. 5 p. c. bds.	10,000 00	10,600 00
Camden and Atlantic R. R. Co. 5 p. c. bds	30,000 00	30,900 00
Phila., Wil. and Baltimore R. R. Co. 4 per ct. stock certificates	25,000 00	24,750 00
Penna. Equip. Trust 4 per cent. certificates.	15,000 00	14,250 00
N. Y. and Pac. Car Trust, G 3, 6 p. c. cer	2,000 00	2,000 00
Commercial Nat. Bk. stock, 200 shares	10,000 00	11,500 00
Mechanics Nat. Bk. stock, 40 shares	4,000 00	4,960 00
Allentown Ter. R. R. Co. 4 per cent. bonds	15,000 00	15,000 00
Penna. and N. Y. Canal and R. R. Co. 5 per cent. bonds	40,000 00	44,800 00
Penna. and N. Y. Canal and R. R. Co. 4 per cent. bonds	20,000 00	20,000 00
American Water Works Co. (Omaha Water Works) 5 per cent. bonds	10,000 00	10,000 00
	$507,000 00	$557,957 00

Total amount at risk 31st December, 1890 ..... $26,756,389 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$810,601 00
Premiums received	6,216 80
Losses paid	6,994 24
Losses incurred	8,889 24

Sworn Statement, filed in this Department, of the

ROCHESTER GERMAN INSURANCE CO. OF ROCHESTER, N. Y.

Commenced business 1872.—Capital stock $200,000.

FREDERICK COOK, *President.* H. F. ATWOOD, *Secretary.*

PRINCIPAL OFFICE, ROCHESTER.

Attorney to accept service in Maryland.....P. M. BIRCKHEAD.

General Agents in Maryland.....BIRCKHEAD & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$190,859 84	
Loans on mortgage of real estate	318,505 00	
Stocks and bonds owned by the company—market value	62,188 83	
Interest due and accrued	6,837 17	
Cash in company's office and in bank	117,632 44	
Premiums in course of collection	89,206 24	
Total admitted assets		$785,229 52

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$65,000 00	
Liabilities in said States	16,537 85	
Surplus over said liabilities	$48,462 15	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 28,065 85	
Re-insurance reserve required by law	331,366 90	
All other liabilities as per detailed statement on file	35,920 52	
Gross liabilities, exclusive of capital		$395,353 27
Surplus as regards policy-holders		$389,876 25
Capital stock		200,000 00
Surplus over capital including assets not admitted in this State		$238,338 40

INCOME DURING YEAR.

Cash premiums received	$436,780 89	
Interest on mortgages	14,530 08	
Interest on loans and dividends	5,245 95	
From other sources	17,672 84	
Actual cash income		$474,229 76

Expenditures During Year.

Amount paid for losses	$226,047 52	
Cash dividends	16,000 00	
Commissions and brokerage	86,504 80	
Salaries and fees	24,182 35	
Taxes paid	7,349 59	
All other payments and expenses	29,149 37	
Actual cash expenditures		$389,233 63

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Georgia State, 4½ per cent. bonds	$25,000 00	$30,000 00
Virginia State, 3 per cent. bonds	15,000 00	10,500 00
N. Y. C. & H. R. R, R., 4 per cent. bonds	20,000 00	20,400 00
German American Bank of Roch., stock	10,000 00	15,000 00
Rochester Title Ins. Co., stock	10,000 00	10,000 00
Rochester City orders	41,788 83	41,788 83
	$121,788 83	$127,688 83

Total amount at risk 31st December, 1890 ..... $58,957,329 00

Business in Maryland in 1890.

Fire risks written in 1890	$642,134 00
Premiums received	6,798 20
Losses paid	4,574 68
Losses incurred	7,324 68

Sworn Statement, filed in this Department, of the

ST. PAUL FIRE & MARINE INS. CO. OF ST. PAUL, MINN.

Commenced business 1865.—Capital stock $500,000.

C. H. Bigelow, *President.* C. B. Gilbert, *Secretary.*

Principal Office, St. Paul.

Attorney to accept service in Maryland.....E. A. Richardson.

General Agents in Maryland.....E. J. Richardson & Sons.

Summary of Assets, 31st December, 1890.

Real estate	$ 83,981 82	
Loans on mortgage of real estate	649,483 17	
Stocks and bonds owned by the company—market value	507,871 00	
Loans on collaterals	301,700 00	
Interest due and accrued	27,481 41	
Cash in company's office and in bank	102,690 84	
Premiums in course of collection	95,551 92	
Bills receivable taken for premiums	26,980 97	
All other assets as per detailed statement	90 00	
Total admitted assets		$1,795,831 13

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$75,000 00	
Liabilities in said States	26,000 00	
Surplus over said liabilities	$49,000 00	

Liabilities.

Losses reported, adjusted and unpaid	$ 57,203 69	
Re-insurance reserve required by law	671,410 46	
Gross liabilities, exclusive of capital		$728,614 15
Surplus as regards policy-holders		$1,067,216 98
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State		$616,216 98

Income During Year.

Cash premiums received	$1,039,735 64	
Interest on mortgages	43,047 45	
Interest loans and dividends	59,571 47	
From other sources	8,299 59	
Actual cash income		$1,150,654 15

EXPENDITURES DURING YEAR.

Amount paid for losses	$597,663 04	
Cash dividends	50,000 00	
Commissions and brokerage	226,281 13	
Salaries and fees	47,901 20	
Taxes paid	21,255 01	
All other payments and expenses	51,679 93	
Actual cash expenditures		$994,780 31

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
320 shares First Nat. Bank stock, St. Paul, Minn	$32,000 00	$64,000 00
475 shares Merchants Nat. Bank stock, St. Paul, Minn	47,500 00	85,500 00
100 shares Bank of Minn. stock, St. P., Minn.	10,000 00	14,000 00
60 shares St. Paul Nat. Bank stock, St. Paul, Minn	6,000 00	6,900 00
45 shares First Nat. Bank stk., Alexandria, Minn	4,500 00	5,625 00
100 shares Flour City Nat. Bank stk., Minneapolis, Minn	10,000 00	11,000 00
50 shares St. Paul Trust Co., stk., St. Paul, Minn	5,000 00	6,250 00
30 shares First Nat. Bank stock, St. Peter, Minn,	3,000 00	3,750 00
50 shares First Nat. Bank stock, Glencoe, Minn	5,000 00	5,000 00
50 shares Seven Corners Bank stk., St. Paul, Minn	5,000 00	5,000 00
10 bonds Chic., St. P., M & O.R. R. Co.	10,000 00	11,600 00
385 shares St. P. Warehouse & Elevator Co., stock	19,250 00	4,812 50
50 shares N. A. Telegraph Co. stock	5,000 00	5,000 00
City of St. P. Minn. bonds, 5 per cent	60,000 00	63,000 00
Board of Education, City of St. Paul, Minn., warrants, 7 per cent	37,797 75	37,797 75
City of St. P. Minn., warrants, 7 per cent	20,400 00	20,400 00
State of Georgia, bonds, 3½ per cent	25,000 00	26,000 00
Peoria, Ill's, Grape Sugar Co. bonds, 7 p. c.	15,000 00	15,000 00
City of Mankato, Minn. bonds, 7 per cent	8,500 00	8,925 00
Town of Sauk Centre, Minn. bonds, 8 p. c.	2,000 00	2,100 00
Town Vernon Centre, Minn. bonds, 7 p. c.	7,500 00	7,875 00
Village of Detroit, Minn. bonds, 7 per cent	700 00	700 00
Town of Jo Davies, Minn. bonds, 7 per cent.	5,500 00	5,775 00
Town of Elmore, Minn. bonds, 7 per cent	6,500 00	6,825 00
Town of Garden City, Minn. bonds, 7 p. c.	6,000 00	6,300 00
Town of Winnebago, Minn. bonds, 7 p. c.	10,000 00	10,500 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Village of Winnebago, Minn. bonds, 7 p. c..	$ 5,000 00	$ 5,250 00
Town of Pilot Grove, Minn. bonds, 7. c.....	5,000 00	5,250 00
Town of Mazeppa, Minn. bonds, 7 per cent..	5,000 00	5,250 00
Town of Oakwood, Minn. bonds, 7 per cent.	7,500 00	7,875 00
Town of Blue Earth City, Minn. bonds, 7 p.c.	36,000 00	37,800 00
County of Pine, Minn. bonds, 10 per cent...	4,500 00	4,950 00
County of Rock, Minn. bonds, 10 per cent...	24,000 00	26,600 00
County of Dawson, M. T. bonds, 8 per cent..	1,500 00	1,500 00
County of Barnes, D. T. bonds, 8 per cent...	10,000 00	10,000 00
County of Grand Forks, D. T. bonds, 8 p. c.	4,000 00	4,000 00
County of Grant, Minn. School District bds., 8 per cent.....	4,000 00	4,000 00
County of Barnes & Cass, D. T. Joint School District bonds, 8 per cent.....	9,000 00	9,000 00
County of Carver, Minn. School District bds. 7 per cent.....	6,000 00	6,000 00
School District 11, Big Stone County, Minn. bonds, 6 per cent.....	3,000 00	3,000 00
County of Griggs, D. T. School Dist. bonds, 8 per cent.....	500 00	500 00
County of Jerauld, D. T., School Dist. bonds, 8 per cent.....	2,400 00	2,400 00
County of Cass, D. T., School Dist. bonds, 8 per cent.....	1,500 00	1,500 00
County of Sanborn, D. T. School Dist. bds., 8 per cent.....	5,500 00	5,500 00
County of Barnes & Cass, D. T., School District bonds, 8 per cent.....	1,500 00	1,500 00
County of Barnes & Cass, D. T., School District Orders, 10 per cent.....	360 75	360 75
	$ 503,408 50	$ 582,871 00

Total amount at risk 31st December, 1890.....$103,869,456 00

BUSINESS IN MARYLAND IN 1890.

Fire, marine and inland risks written in 1890.....	$1,479,817 00
Premiums received.....	12,002 75
Losses paid.....	7,029 27
Losses incurred.....	7,043 40

Sworn Statement, filed in this Department of the

ST. PAUL GERMAN INSURANCE CO. OF ST. PAUL, MINN.

Commenced business 1889.—Capital stock $300,000.

ALBERT SCHEFFER, *President.* J. QUINCY HAAS, *Secretary.*

PRINCIPAL OFFICE, ST. PAUL.

Attorney to accept service in Maryland.....E. A. RICHARDSON.

General Agents in Maryland....E. J. RICHARDSON & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$300,150 00	
Stocks and bonds owned by the company—market value.....	137,300 00	
Loans on collaterals.....	9,000 00	
Interest due and accrued.....	10,592 03	
Cash in company's office and in bank.....	82,168 82	
Premiums in course of collection.....	119,314 03	
Bills receivable taken for premiums.....	2,633 50	
All other assets as per detailed statement....	9,627 30	
Total admitted assets.....		$670,785 68

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 55,278 95	
Re-insurance reserve required by law.....	220,883 32	
All other liabilities as per detailed statement on file.....	20,083 07	
Gross liabilities, exclusive of capital..		$296,245 34
Surplus as regards policy-holders.....		$374,540 34
Capital stock.....		300,000 00
Surplus over capital, ...		$74,540 34

INCOME DURING YEAR.

Cash premiums received.....	$457,595 77	
Interest on mortgages.....	7,016 25	
Interest on loans and dividends.....	12,290 32	
Actual cash income.....		$476,902 34

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$174,046 27	
Cash dividends.....	30,000 00	
Commissions and brokerage.....	82,687 58	
Salaries and fees.....	13,040 33	
Taxes paid.....	792 43	
All other payments and expenses.....	18,806 31	
Actual cash expenditures.....		$319,372 92

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
240 shares Commercial Bank, St. Paul.....	$24,000 00	$28,800 00
325 shares Hauser & Sons Malting Co.....	32,500 00	32,500 00
500 shares Corlies Chipman & Drake Co....	25,000 00	25,000 00
180 shares First Nat. Bank, Billings, Mont..	18,000 00	22,500 00
5 shares State Bank, St. Paul.....	500 00	500 00
20 shares Livingston Nat. Bank, Livingston, Montana.....	2,000 00	2,000 00
1 American Mortgage Security Co. bond, St. Paul.....	25,000 00	25,000 00
125 shares Manufacturing Investment Co...	1,000 00	1,000 00
	$128,000 00	$137,300 00

Total amount at risk 31st December, 1890..... $24,173,007 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$520,693 00
Premiums received.....	5,039 92
Losses paid.....	none.
Losses incurred.....	none.

Sworn Statement, filed in this Department, of the

SPRINGFIELD FIRE & MARINE INS. CO. OF SPRINGFIELD, MASS.

Commenced business 1851.—Capital stock $1,500,000.

J. N. DUNHAM, *President.* S. J. HALL, *Secretary.*

PRINCIPAL OFFICE, SPRINGFIELD.

Attorney to accept service in Maryland..... .....CHARLES KRAFT.

General Agents in Maryland.....WILLIAMS, KRAFT & THOMPSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 109,000 00	
Loans on mortgage of real estate.....	314,950 00	
Stocks and bonds owned by the company—market value.....	2,741,276 00	
Loans on collaterals.....	58,400 00	
Interest due and accrued.....	33,695 25	
Cash in company's office and in bank.....	117,030 32	
Premiums in course of collection.....	228,930 11	
All other assets as per detailed statement.....	865 92	
Total admitted assets.....		$3,604,147 60

Liabilities.

Losses reported, adjusted and unpaid	$ 165,968 90	
Re-insurance reserve required by law	1,248,488 93	
All other liabilities as per detailed statement on file	34,339 51	
Gross liabilities, exclusive of capital		$1,448,797 34
Surplus as regards policy-holders		$2,155,350 26
Capital stock		1,500,000 00
Surplus over capital		$655,350 26

Income During Year.

Cash premiums received	$1,737,621 47	
Interest on mortgages	14,538 78	
Interest on loans and dividends	124,505 61	
From other sources	4,270 20	
Actual cash income		$1,880,936 06

Expenditures During Year.

Amount paid for losses	$965,623 87	
Cash dividends	150,000 00	
Commissions and brokerage	303,528 39	
Salaries and fees	65,445 95	
Taxes paid	63,129 11	
All other payments and expenses	164,782 66	
Actual cash expenditures		$1,712,509 98

Stocks and Bonds in Statement.

	Par Value.	Market Value
United States 6 per cent. cur. registered bds.,	$100,000 00	$120,000 00
Wakefield, Mass., Water Co. 6 p. c. reg. bonds.	50,000 00	60,000 00
Ann Arbor, Mich., Water Co. 6 p. c. reg. bds.	50,000 00	60,000 00
Amherst, Mass., Water Co. 5 p. c. reg. bonds..	16,000 00	16,000 00
Berkshire Water Co. 5 p. c. reg. bonds	15,000 00	15,000 00
West Springfield Aqueduct Co. 5 p.c. reg. bds.	25,000 00	25,000 00
Kan. City, St. Joe & C. B. R.R. 7 p. c. reg. bds.	100,000 00	120,000 00
Union Pac. R. R. collat. trust 6 p. c. reg. bds.	47,000 00	49,820 00
Chi. & N. W. R. R. sinking f'd 6 p. c. reg. bds.	50,000 00	60,000 00
N. Y. & Harlem R. R. 7 p. c. registered bonds.	10,000 00	13,000 00
Chi., Mil. & St. Paul R. R. 7 p. c. reg. bonds..	10,000 00	12,500 00
St. Paul, Minn. & Man. R. R. 6 p. c. reg. bds..	50,000 00	58,000 00
Chi., Bur. & Quincy R. R. 4 p. c. reg. bonds...	10,000 00	8,700 00
Detroit, Lan. & North'n R. R. 7 p. c. reg. bds.	2,000 00	2,000 00
Chicago, Bur. & North'n R. R. 5 p. c. reg. bds.	11,000 00	11,000 00
Chicago, Bur. & Quincy R. R. 5 p. c. reg. bds	11,000 00	11,000 00
1200 Rights Boston & Albany R. R.	24,000 00	24,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
1400 shares Boston & Albany R. R. stock.....	$140,000 00	$271,600 00
500 shares Connecticut River R. R. stock....	50,000 00	110,000 00
1200 shares N. Y., N. H. & H. R. R. stock....	120,000 00	302,400 00
500 shares Old Colony R. R. stock.....	50,000 00	82,500 00
1000 shares New York & Harlem R. R. stock.	50,000 00	130,000 00
1100 shares Chicago, Bur. & Quincy R. R. stk.	110,000 00	99,000 00
550 shares Chi., Mil. & St. Paul R. R. pref. stk.	55,000 00	57,750 00
100 shares Chi., Mil. & St. P. R. R. com. stk.	10,000 00	5,200 00
600 shares Pennsylvania R. R. stock.....	30,000 00	30,000 00
500 shares Conn. & Passumpsic Rivers R. R. guaranteed stock.....	50,000 00	58,000 00
500 shares Chicago & Alton R. R. stock.....	50,000 00	62,500 00
550 shares Chi., R. Isl'd & Pac. R. R. stock..	55,000 00	38,500 00
563 shares Illinois Central R. R. stock.....	56,300 00	54,611 00
200 shares Rome, Watertown & Ogdensburg R. R. stock.....	20,000 00	21,000 00
1000 shares West End Street Railway pref. stk.	50,000 00	85.000 00
203 shares Agawam Nat. Bk. stk., Springfield.	20,300 00	24,360 00
200 shares John Hancock N. Bk. stk., Sp'field.	20,000 00	24,000 00
104 shares Chicopee N. Bk. stock, Springfield.	10,400 00	17,160 00
127 shares Pynchon Nat. Bk. stock, Sp'field...	12,700 00	20,320 00
200 shares Second Nat. Bk. stock, Springfield	20,000 00	30,000 00
200 shares Third Nat. Bk. stock, Springfield...	20,000 00	40,000 00
100 shares City Nat. Bk. stock, Springfield...	10,000 00	14,000 00
100 shares Chapin Nat. Bk. stock, Springfield.	10,000 00	14,000 00
200 shares First Nat. Bk. stock, Springfield....	20,000 00	29,000 00
75 shares Ware National Bank stock, Ware..	7,500 00	9,375 00
100 shares First Nat. Bk. stk , Northampton...	10,000 00	14,000 00
100 shares Northampton N. Bk. stk., N'th'ton.	10,000 00	17,000 00
10 shares Monson Nat. Bk. stock, Monson. ..	1,000 00	1,500 00
65 shares First Nat. Bk. stock, Chicopee.....	6,500 00	9,100 00
250 shares City Nat. Bk. stock, Holyoke.....	25,000 00	27,500 00
20 shares Adams Nat. Bk. stock, No. Adams.	2,000 00	2,800 00
67 shares Franklin Co. N. Bk. stk., Greenfield.	6,700 00	6,700 00
37 shares Palmer Nat. Bk. stock, Palmer.....	3,700 00	4,440 00
50 shares First National Bank stock, Lynn..	5,000 00	6,750 00
100 shares Tremont Nat. Bank stock, Boston..	10,000 00	11,400 00
100 shares Boston Nat. Bank stock, Boston...	10,000 00	12,000 00
100 shares New England N. Bk stk., Boston..	10,000 00	17,000 00
100 shares Commonwealth N. Bk. stk., Boston.	10,000 00	18,000 00
60 shares Winthrop N. Bk. stock, Boston....	6,000 00	6,840 00
100 shares Merchants N. Bk. stock, Boston....	10,000 00	15,000 00
100 shares Atlas National Bank stock, Boston.	10,000 00	12,100 00
300 shares Howard Nat. Bank stock, Boston..	30,000 00	33,000 00
150 shares Webster Nat. Bk. stock, Boston....	15,000 00	15,000 00
150 shares Boylston Nat. Bk. stock, Boston...	15,000 00	20,250 00
100 shares Eliot National Bank stock, Boston.	10,000 00	13,400 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
100 shares Nat. Bk. of Commerce stk., Boston.	$10,000 00	$13,700 00
100 shares Shawmut Nat. Bank stock.....	10,000 00	13,000 00
100 shares Freeman's Nat. Bk. stock, Boston..	10,000 00	10,700 00
100 shares Washington Nat. Bk. stk., Boston..	10,000 00	12,200 00
100 shares Old Boston Nat. Bk. stock, Boston.	10,000 00	12,000 00
100 shares Nat. Exchange Bk. stock, Boston..	10,000 00	13,200 00
100 shares Nat. Bk. of Commerce stk., N. Y...	10,000 00	20,000 00
100 shares Bank of North America, N. Y.....	7,000 00	9,800 00
200 shares Fourth Nat. Bank stock, N. Y.....	20,000 00	35,000 00
200 shares Continental Nat. Bk. stk., N. Y....	20,000 00	28,000 00
200 shares Metropolitan Nat. Bk. stock, N. Y.	20,000 00	1,600 00
100 shares St. Paul N. Bk. stk., St. Paul, Minn.	10,000 00	12,000 00
	$1,981,100 00	$2,741,276 00

Total amount at risk 31st December, 1890.....$189,833,636 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$1,870,121 00
Premiums received.....	16,186 76
Losses paid.....	6,895 47
Losses incurred.....	10,110 02

Sworn Statement, filed in this Department, of the

SPRING GARDEN INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1835.—Capital stock $400,000.

NELSON T. EVANS, *President.* G. B. ARMITAGE, *Secretary.*

PRINCIPAL OFFICE, No. 431 WALNUT STREET.

Attorney to accept service in Maryland.....CHARLES KRAFT.

General Agents in Maryland..WILLIAMS, KRAFT & THOMPSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 201,000 00	
Loans on mortgage of real estate.....	490,265 00	
Stocks and bonds owned by the company—market value.....	355,050 00	
Loans on collaterals.....	208,150 00	
Interest due and accrued.....	11,863 19	
Cash in company's office and in bank.....	60,201 23	
Premiums in course of collection.....	22,794 90	
Bills receivable taken for premiums.....	10,227 08	
All other assets as per detailed statement.....	1,723 94	
Total admitted assets.....		$1,361,275 34

Liabilities.

Losses reported, adjusted and unpaid	$ 34,256 16	
Re-insurance reserve required by law	577,123 74	
All other liabilities as per detailed statement on file	823 05	
Gross liabilities, exclusive of capital		$612,202 95
Surplus as regards policy-holders		$749,072 39
Capital stock		400,000 00
Surplus over capital,		$349,072 39

Income During Year.

Cash premiums received	$299,244 16	
Interest on mortgages	26,944 73	
Interest on loans and dividends	26,984 47	
From other sources	4,590 79	
Actual cash income		$357,764 15

Expenditures During Year.

Amount paid for losses	$137,074 75	
Cash dividends	64,000 00	
Commissions and brokerage	64,811 59	
Salaries and fees	14,682 00	
Taxes paid	14,546 48	
All other payments and expenses	13,760 59	
Actual cash expenditures		$308,875 41

Stocks and Bonds in Statement.

	Par Value.	Market Value.
City of St. Joseph 6 per cent. funding bonds	$20,000 00	$23,000 00
Kansas City Water Works 6 per cent. bonds	10,000 00	10,500 00
North Penna. R. R. gen. mtg. 7 p. c. bonds	4,000 00	5,000 00
Pitts., Cin. and St. L. R. R. reg. 7 p. c. bonds	30,000 00	35,700 00
Penna. R. R. con. 6 per cent. bonds	10,000 00	11,500 00
Lehigh Valley R. R. con. 6 per cent. bonds	20,000 00	25,000 00
People's Passenger R'y Co. 7 p. c. bonds	10,000 00	11,500 00
Lehigh Coal and Navigat'n Co. con. 7 p. c. bds.	20,000 00	24,800 00
American Steamship Co. 6 per cent. bonds	5,000 00	5,250 00
Terre Haute and Logansport R. R. 6 p. c. bds	20,000 00	20,400 00
Cleveland, Columbus, Cin. and Ind. R. R. con. 6 per cent. bonds	10,000 00	11,300 00
Jacksonville and Southeastern R. R. gen. mort. 6 per cent. bonds	20,000 00	18,000 00
Col. and Cin. Midland R.R. 1st mtg. 6 p. c. bds.	20,000 00	18,000 00
Marietta and North Georgia R. R. 1st mtg. 6 per cent. bonds	20,000 00	20,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Zanesville and Ohio R. R. 1st mtg. 6 p. c. bonds	$10,000 00	$ 7,500 05
Clearfield and Jefferson R. R. 1st mtg. 6 p. c. bonds	10,000 00	11,500 00
Jacksonvillle, Tampa and Key West R. R. 1st mortgage 6 per cent. bonds	10,000 00	10,000 00
Philadelphia and Reading R. R. Co. 5 per cent. "stamped" bonds	30,000 00	29,700 00
Poughkeepsie Bridge Co. 1st mtg. 6 p. c. bds	10,000 00	5,600 00
Penna. and N. Y. Canal and R. R. Co. con. 5 per cent. bonds	10,000 00	11,300 00
200 shares Penn National Bank, of Phila., stk.	10,000 00	18,800 00
100 shares Commercial Nat. Bk., of Phila., stk.	5,000 00	5,700 00
100 shares Fourth St. Nat. Bank, of Phila., stk.	10,000 00	15,000 00
	$324,000 00	$355,050 00

Total amount at risk 31st December, 1890 ..... $49,112,185 10

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$819,457 58
Premiums received	5,900 49
Losses paid	2,325 31
Losses incurred	2,325 31

Sworn Statement, filed in this Department, of the

TEUTONIA INSURANCE COMPANY OF NEW ORLEANS, LA.

Commenced business 1871.—Capital stock $250,000.

WM. B. SCHMIDT, *President.* ALBERT P. NOLL, *Secretary.*

PRINCIPAL OFFICE, NO. 35 CAMP STREET.

Attorney to accept service in Maryland....P. MACAULAY BIRCKHEAD.

General Agents in Maryland....BIRCKHEAD & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 41,362 50	
Loans on mortgage of real estate	42,791 66	
Stocks and bonds owned by the company—market value	288,724 25	
Loans on collaterals	11,652 00	
Cash in company's office and in bank	31,758 73	
Premiums in course of collection	23,774 92	
Bills receivable taken for premiums	3,939 55	
Total admitted assets		$444,003 61

Assets not Admitted in Maryland.

Office furniture	$1,000 00	
Bills receivable	200 00	
Loans on company's stock	548 00	
Interest due on money deposited in Switzerland	6,345 80	
	$8,093 80	

Liabilities.

Losses reported, adjusted and unpaid	$16,296 00	
Re-insurance reserve required by law	84,723 00	
Unpaid dividends to stockholders	505 00	
Gross liabilities, exclusive of capital		$101,524 00
Surplus as regards policy-holders		$342,479 61
Capital stock		250,000 00
Surplus over capital, including assets not admitted in this State		$100,573 41

Income During Year.

Cash premiums received	$181,374 33	
Interest on loans and dividends	19,660 19	
Actual cash income		$201,034 52

Expenditures During Year.

Amount paid for losses	$79,728 72	
Cash dividends	12,500 00	
Commissions and brokerage	21,063 88	
Salaries and fees	22,458 87	
Taxes paid	11,908 53	
All other payments and expenses	5,885 51	
Actual cash expenditures		$153,545 51

Stocks and Bonds in Statement.

	Par Value.	Market Value.
$25,000 United States reg. bonds, 4 per cent.	$ 25,000 00	$ 30,375 00
5,000 United States coup. bonds, 4 per ct.	5,000 00	6,125 00
61,000 N. O. City consolidated bonds	61,000 00	65,575 00
62,000 N. O. City bonds, 5 per cent	62,000 00	62,000 00
10,200 Canal and Claiborne Street R. R. 1st mortgage bonds	10,200 00	10,506 00
1,525 N. O. City certificate bonds	1,525 00	1,570 75
Five shares Mech. and Traders Insurance Co. stock	500 00	672 50
$120,000 Louisiana State bonds	120,000 00	111,900 00
	$285,255 00	$288,724 25

Total amount at risk 31st December, 1890 ..... $13,490,987 00

Sworn Statement, filed in this Department, of the

TRADERS INSURANCE COMPANY OF CHICAGO, ILLINOIS.

Commenced business 1872.—Capital stock $500,000.

E. Buckingham, *President.* R. J. Smith, *Secretary.*

Principal Office, No. 160 La Salle Street.

Attorney to accept service in Maryland.....Thomas E. Bond.

General Agent in Maryland.....Thomas E. Bond.

Summary of Assets, 31st December, 1890.

Real estate	$ 1,500 00	
Loans on mortgage of real estate	139,537 37	
Stocks and bonds owned by the company—market value	1,062,430 00	
Interest due and accrued	12,308 54	
Cash in company's office and in bank	60,633 89	
Premiums in course of collection	52,881 46	
All other assets as per detailed statement	19,614 83	
Total admitted assets		$1,348,906 09

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$57,500 00	
Liabilities in said States	12,517 29	
Surplus over said liabilities	$44,982 71	

Liabilities.

Losses reported, adjusted and unpaid	$ 48,989 77	
Re-insurance reserve required by law	388,346 82	
All other liabilities as per detailed statement on file	39,052 02	
Gross liabilities, exclusive of capital		$476,388 61
Surplus as regards policy-holders		$872,517 48
Capital stock		500,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$417,500 19

Income During Year.

Cash premiums received	$597,817 14	
Interest on mortgages	9,910 91	
Interest on loans and dividends	49,913 69	
Actual cash income		$657,641 74

Expenditures During Year.

Amount paid for losses	$352,743 75	
Cash dividends	50,000 00	
Commissions and brokerage	115,013 80	
Salaries and fees	47,446 38	
Taxes paid	17,843 65	
All other payments and expenses	15,687 70	
Actual cash expenditures		$598,735 28

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent bonds	$200,000 00	$243,000 00
City of Portland, Oregon, bonds	50,000 00	57,500 00
Evanston Water Loan bonds	5,000 00	5,150 00
Lincoln Park bonds	3,000 00	3,000 00
National Bank of America stock	12,000 00	16,800 00
Union National Bank stock	10,000 00	17,500 00
Continental National Bank stock	32,500 00	47,125 00
Chicago and N. W. R'y stock, com	25,000 00	25,750 00
Chicago and N. W. R'y stock, pref'd	25,000 00	34,125 00
Chicago and Alton R. R. stock	10,000 00	12,500 00
Chicago City Railway stock	100,000 00	260,000 00
Chicago West Div. Railway stock	6,800 00	41,480 00
North Chicago City Railway stock	5,000 00	26,250 00
North Chicago Street R. R. stock	20,000 00	26,500 00
National Railway stock	37,500 00	42,000 00
Davenport & Rock Isl. R. R. stock	25,000 00	22,500 00
Packers and Provision Dealers Ins. Co. stock	100,000 00	95,000 00
Central Music Hall stock	2,200 00	6,930 00
Dearborn Club stock	25,000 00	25,000 00
West Chicago Street R. R. stock	50,000 00	54,500 00
Chicago Auditorium Ass'cn bonds	25,000 00	25,000 00
Consolidated Brewing and Malting Co. bonds	8,000 00	8,320 00
American Exchange National Bank stock	10,000 00	14,000 00
Chicago Packing and Provision Co. bonds	10,000 00	10,000 00
	$797,500 00	$1,119,930 00

Total amount at risk 31st December, 1890 ..... $52,696,857 00

Business in Maryland in 1890.

Fire risks written in 1890	$490,878 00
Premiums received	6,408 08
Losses paid	2,789 30
Losses incurred	3,068 13

Sworn Statement, filed in this Department, of the

UNION INSURANCE COMPANY OF PHILADELPHIA, PA.

Commenced business 1803.—Capital stock $250,000.

CHAS. S. HOLLINSHEAD, *President.* E. R. DANNELS, *Secretary*

PRINCIPAL OFFICE, PHILADELPHIA.

Attorney to accept service in Maryland.....E. A. RICHARDSON.

General Agents in Maryland.....E. J. RICHARDSON & SONS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$160,000 00	
Loans on mortgage of real estate	9,900 00	
Stocks and bonds owned by the company—market value	240,408 00	
Loans on collaterals	26,626 67	
Interest due and accrued	1,523 90	
Cash in company's office and in bank	26,180 06	
Premiums in course of collection	59,104 55	
Bills receivable taken for premiums	162 51	
All other assets as per detailed statement	1,200 82	
Total admitted assets		$525,106 51

LIABILITIES.

Losses reported, adjusted and unpaid	$ 31,757 68	
Re-insurance reserve required by law	220,572 31	
Unpaid dividends to stockholders	2,305 88	
All other liabilities as per detailed statement on file	1,089 93	
Gross liabilities, exclusive of capital		$255,725 80
Surplus as regards policy-holders		$269,380 71
Capital stock		250,000 00
Surplus over capital		$19,380 71

INCOME DURING YEAR.

Cash premiums received	$265,446 25	
Interest on mortgages	410 00	
Interest on loans and dividends	14,899 80	
From other sources	6,526 80	
Actual cash income		$287,282 85

Expenditures During Year.

Amount paid for losses	$204,420 73	
Cash dividends	108 94	
Commissions and brokerage	60,011 92	
Salaries and fees	24,226 21	
Taxes paid	8,221 98	
All other payments and expenses	31,771 72	
Actual cash expenditures		$328,761 50

Stocks and Bonds in Statement.

	Par Value.	Market Value.
Chesa. and Del. Canal 5. p. c. reg. bds., 1916	$15,000 00	$11,100 00
American Steamship Co. 5. p. c. coupon bonds	6,000 00	6,300 00
Susquehanna Coal Co. 6 p. c. coup. bds., 1911	10,000 00	11,425 00
B. & O. R. R. Park'g Branch 6 p. c. coup. bds.	25,000 00	29,000 00
Steubv'e and Ind. R. R. 5 p. c. reg. bds., 1914	15,000 00	15,900 00
Phila. and Reading R. R. con. sterling, 6 per cent. coupon bonds, 1911	25,000 00	29,750 00
Penna. Car Trust C 5 p. c. reg. bonds, 1892	2,000 00	2,000 00
Penna. Car Trust F 5 p. c. reg. bonds, 1893	8,000 00	8,000 00
New York Car Trust C 6 p. c. reg. bonds	30,000 00	30,000 00
Sham., Sun. & Lewisb'g 5 p. c. coup. bds., 1912	4,000 00	4,000 00
Bethlehem Iron Co. 1st mtg. 6 per cent. coupon bonds, 1894	2,000 00	2,020 00
Philadelphia and Reading R. R. gen. mtge. 4 per cent. coupon bonds, 1958	4,000 00	3,210 00
Philadelphia and Reading R. R. 3d preferred income mtg. coupon bonds, 1958	5,000 00	1,425 00
Perkiomen R. R. Co. 1st series mtg. 5 per cent. coupon bonds, 1918	13,000 00	13,000 00
100 shares Little Schuylkill R. R. Co. stock	5,000 00	6,700 00
400 shares Pennsylvania R. R. Co. stock	20,000 00	20,000 00
136 shares North Penna. R. R. Co. stock	6,800 00	11,220 00
48 shares Delaware R. R. Co. stock	1,200 00	1,488 00
68 shares Phila. Nat. Bank stock	6,800 00	16,116 00
88 shares Far. and Mech. Nat. Bank stock	8,800 00	13,552 00
88 shares Delaware Mutual Safety Ins. Co. stk.	2,200 00	4,202 00
	$214,800 00	$240,408 00

Total amount at risk 31st December, 1890 ..... $32,635,708 00

Business in Maryland in 1890.

Fire risks written in 1890	$640,172 00
Premiums received	5,461 87
Losses paid	4.378 33
Losses incurred	4,378 33

Sworn Statement, filed in this Department, of the

UNITED FIREMEN'S INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1861.—Capital stock $300,000.

JOSEPH L. CAVEN, *President.* ROBERT B. BEATH, *Secretary.*

PRINCIPAL OFFICE, NO. 419 WALNUT STREET.

Attorney to accept service in Maryland.....JOHN F. SYMINGTON.

General Agents in Maryland.....JOHN F. SYMINGTON & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$104,650 00	
Loans on mortgage of real estate	653,731 50	
Stocks and bonds owned by the company—market value	248,425 00	
Loans on collaterals	98,025 00	
Interest due and accrued	16,749 25	
Cash in company's office and in bank	19,341 04	
Premiums in course of collection	20,240 54	
All other assets as per detailed statement	6,429 00	
Total admitted assets		$1,167,591 33

LIABILITIES.

Losses reported, adjusted and unpaid	$ 22,200 88	
Re-insurance reserve required by law	721,060 50	
All other liabilities as per detailed statement on file	10,673 98	
Gross liabilities, exclusive of capital		$753,935 36
Surplus as regards policy-holders		$413,655 97
Capital stock		300,000 00
Surplus over capital		$113,655 97

INCOME DURING YEAR.

Cash premiums received	$241,083 80	
Interest on mortgages	32,782 71	
Interest on loans and dividends	14,972 90	
Actual cash income		$288,839 41

EXPENDITURES DURING YEAR.

Amount paid for losses	$116,585 35	
Cash dividends	21,000 00	
Commissions and brokerage	51,117 16	
Salaries and fees	19,227 51	
Taxes paid	7,371 44	
All other payments and expenses	18,887 79	
Actual cash expenditures		$234,189 25

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Philadelphia City bonds, 1895, 4 per cent....	$40,000 00	$41,600 00
City of Woonsocket, Dakota, bonds, 1898-1904, 7 per cent.....	6,000 00	6,300 00
Northern Cen. R. R. Co. bds., 1904, 6 per ct.	10,000 00	11,500 00
Chi. and W. Ind. R. R. Co. bds., 1932, 6 p. c.	10,000 00	11,200 00
Toledo Belt Line R'y Co. bds., 1900-1, 5 p. c.	10,000 00	10,000 00
Zanesville and Ohio R. R. Co. bds., 6 p. c.	10,000 00	7,500 00
Jacksonville, Tampa and Key West R. R. Co. bonds, 1914, 6 per cent.....	10,000 00	10,000 00
Chattanooga Union R. R. Co. bds., 6 per ct.	15,000 00	15,375 00
Oregon Pacific R. R. Co. bonds, 1900, 6 p. c.	10,000 00	5,000 00
McKeesport and Belle Vernon R. R. Co. bds. 6 per cent.....	10,000 00	11,500 00
Atlantic City R. R. Co. bonds, 1919, 5 p. c...	20,000 00	20,800 00
Lehigh Valley R'y Co. bonds, 1940, 4½ p. c..	10,000 00	10,100 00
Penna. Equipment Tr. bds., 1895, 4 per ct...	10,000 00	9,400 00
200 shares Continental Pass. R'y Co. stock..	20,000 00	23,400 00
150 shares Union Passenger R'y Co. stock...	7,500 00	24,750 00
Mortgage Trust Co. of Pennsylvania debenture bonds, 5 per cent.....	10,000 00	10,000 00
Real Estate Title Insurance and Trust Co. debenture bonds, 4½ per cent.....	20,000 00	20,000 00
	$228,500 00	$248,425 00

Total amount at risk 31st December, 1890.....$56,418,815 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$383,454 00
Premiums received.....	4,190 25
Losses paid.....	4,136 09
Losses incurred.....	2,871 59

Sworn Statement, filed in this Department, of the

UNITED STATES LLOYDS OF NEW YORK, N. Y.

Commenced business 1872.—Capital stock, $ 100,000.

A. F. Higgins, Jas. P. Cox, J. D. Barrett, } *Att'ys for subscribers.* Herbert Appleton, *Actuary.*

Principal Office, No. 50 Wall Street.

General Agents in Maryland... ..F. W. Willson & Son.

Summary of Assets, 31st December, 1890.

Stocks and bonds owned by the company—market value	$378,250 00	
Loans on collaterals	121,950 00	
Interest due and accrued	6,370 50	
Cash in company's office and in bank	54,852 00	
Premiums in course of collection	133,546 61	
Bills receivable taken for premiums	6,737 50	
All other assets as per detailed statement	112,700 07	
Total admitted assets		$ 814,406 68

Liabilities.

Losses reported, adjusted and unpaid	$107,390 00	
Re-insurance reserve required by law	99,710 38	
All other liabilities as per detailed statement on file	14,564 95	
Gross liabilities, exclusive of capital		$221,665 33
Surplus as regards policy-holders		$592,741 35
Capital stock		100,000 00
Surplus over capital		$492,741 35

Income During Year.

Cash premiums received	$591,564 40	
Interest on loans and dividends	21,827 06	
From other sources	25,670 73	
Actual cash income		$639,062 19

Expenditures During Year.

Amount paid for losses	$366,839 99	
Commissions and brokerage	45,667 59	
Salaries and fees	50,420 32	
All other payments and expenses	91,758 94	
Actual cash expenditures		$554,686 84

STOCKS AND BONDS IN STATEMENT.

	Par Value.	As Charged.
United States bonds, currency 6s	$ 50,000 00	$ 60,500 00
Additional Water Loan, City of New York, 3½ per cent bonds	100,000 00	108,500 00
Gold Water Loan, City of Boston, 5 per cent. bonds	50,000 00	58,000 00
St. Louis City, Gold 4 per cent. bonds	50,000 00	50,250 00
Cincinnati Pavement, 4 per cent. bonds	50,000 00	51,000 00
West Shore 1st mtg., guar. 4 per cent. bonds	50,000 00	50,000 00
	$350,000 00	$378,250 00

Total amount at risk 31st December, 1890 ..... $ 5,729,984 00

Sworn Statement, filed in this Department, of the

WESTCHESTER FIRE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1870.—Capital stock $300,000.

GEO. R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

PRINCIPAL OFFICE, 66 WALL STREET.

Attorney to accept service in Maryland ..... E. G. PARKER.

General Agent in Maryland ..... E. G. PARKER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$202,000 00	
Loans on mortgage of real estate	423,050 00	
Stocks and bonds owned by the company—market value	686,200 00	
Interest due and accrued	6,081 88	
Cash in company's office and in bank	169,872 92	
Premiums in course of collection	104,733 89	
Bills receivable taken for premiums	3,149 95	
Total admitted assets		$1,595,088 64

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$45,000 00
Liabilities in said States	27,471 55
Surplus over said liabilities	$17,528 45

Liabilities.

Losses reported, adjusted and unpaid	$ 70,725 54	
Re-insurance reserve required by law	760,989 27	
All other liabilities as per detailed statement on file	20,240 10	
Gross liabilities, exclusive of capital		$851,954 91
Surplus as regards policy-holders		$743,133 73
Capital stock		300,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$460,662 18

Income During Year.

Cash premiums received	$959,380 95	
Interest on mortgages	22,779 78	
Interest on loans and dividends	31,675 50	
Actual cash income		$1,013,836 23

Expenditures During Year.

Amount paid for losses	$459,989 00	
Cash dividends	30,000 00	
Commissions and brokerage	213,493 82	
Salaries and fees	40,609 64	
Taxes paid	25,953 44	
All other payments and expenses	126,601 63	
Actual cash expenditures		$896,647 53

Stocks and Bonds in Statement.

	Par Value.	Market Value.
New York City 3 per cent. bonds	$100,000 00	$102,000 00
United States 4 per cent. reg. bonds	75,000 00	90,000 00
Richmond, Va. City bonds	15,000 00	15,500 00
Oregon Short Line R. R. bonds, 1st mtg.	20,000 00	20,400 00
Central Pacific R. R. bonds, 1st mtg. C. and O. Division	25,000 00	25,500 00
Richmond and Danville R. R. bds., 1st mtg.	20,000 00	22,800 00
St. Jos. and Grand Island R. R. bds., 1st mtg.	20,000 00	20,000 00
Housatonic R. R. bonds, consols 5s	20,000 00	21,000 00
Chicago, Burlington and Quincy R. R. bds., Neb., ex. 4s	20,000 00	17,000 00
Albany and Susquehanna R. R. stock	40,000 00	63,000 00
Rensselaer and Saratoga R. R. stock	50,000 00	88,000 00
N. Y., Lackawanna and Western R. R. stk.	80,000 00	90,000 00
New York and Harlem R. R. stock	60,000 00	156,000 00
	$545,000 00	$731,200 00

Total amount at risk 31st December, 1890..... $158,791,910 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$919,020 00
Premiums received.....	7,459 62
Losses paid.....	4,304 25
Losses incurred.....	3,736 03

Sworn Statement, filed in this Department, of the

WESTERN INSURANCE COMPANY OF PITTSBURGH, PA.

Commenced business 1849.—Capital stock $300,000.

ALEXANDER NIMICK, *President.* WILLIAM P. HERBERT, *Secretary.*

PRINCIPAL OFFICE, No. 411 WOOD STREET.

Attorney to accept service in Maryland.....R. C. LUCKETT.

General Agents in Maryland.....R. C. LUCKETT & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$ 50,000 00	
Loans on mortgage of real estate.....	176,947 50	
Stocks and bonds owned by the company—market value.....	186,505 00	
Interest due and accrued.....	2,796 25	
Cash in company's office and in bank.....	22,310 83	
Premiums in course of collection.....	17,345 93	
All other assets as per detailed statement...	212 50	
Total admitted assets.....		$456,118 01

LIABILITIES.

Losses reported, adjusted and unpaid.....	$29,120 33	
Re-insurance reserve required by law.....	97,534 45	
All other liabilities as per detailed statement on file.....	4,881 46	
Gross liabilities, exclusive of capital..		$131,536 24
Surplus as regards policy-holders.....		$324,581 77
Capital stock.....		300,000 00
Surplus over capital.....		$24,581 77

INCOME DURING YEAR.

Cash premiums received	$154,468 32	
Interest on mortgages	10,739 55	
Interest on loans and dividends	7,638 39	
From other sources	775 00	
Actual cash income		$173,621 26

EXPENDITURES DURING YEAR.

Amount paid for losses	$89,689 84	
Cash dividends	18,000 00	
Commissions and brokerage	25,537 65	
Salaries and fees	8,991 65	
Taxes paid	4,626 37	
All other payments and expenses	6,292 36	
Actual cash expenditures		$153,137 87

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
U. S. bonds, registered, 4 per cent.—		
3 bonds, $10,000 each	$30,000 00	$36,300 00
Allegheny County Riot bonds, registered—		
3 bonds, $10,000 each, 4 p. c. 1891-1911	30,000 00	30,000 00
Pittsburgh Junction R. R. Co. bds. coup—		
18 bonds, $1,000 each, 6 per cent. 1922	18,000 00	21,240 00
Pittsburgh & West'n R. R. Co. bonds, coup.—		
10 bonds, $1,000 each, 4 per cent. 1917	10,000 00	7,800 00
100 shares, preferred stock at $50.00	5,000 00	1,600 00
Lawrence R. R. Co. bonds, coupon—		
1 bond $1,000 7 per cent. 1895	1,000 00	1,100 00
Monongahela Incline Plane Co. coupon—		
4 bonds, $500 each, 5 per cent. 1892	2,000 00	2,040 00
4 bonds, $500 each, 5 per cent. 1897	2,000 00	2,120 00
Pittsburgh and Allegheny Bridge Co. coup.—		
15 bonds, $1,000 each, 5 per cent. 40 yrs.	15,000 00	15,525 00
Central Traction Co. coupon—		
30 bonds, $500 each, 5 per cent. 40 years.	15,000 00	15,825 00
Wilkinsbury Boro' Allegheny Co., coup.—		
30 bds. $1,000 each, 4½ p. c. 20, 25, 30 yrs.	30,000 00	30,750 00
Braddock Township School, coupon—		
12 bonds, $500 each, 4½ p. c. due 1892-3-4	6,000 00	6,075 00
12 bonds, $500 each, 4½ p. c. due 1901-2-3	6,000 00	6,180 00
Bellevue Boro' School, coupon—		
1 bond, 4½ p. c. due Oct. 1893	1,000 00	1,010 00
Pittsburgh, Springfield 12th Ward School—		
1 bond, 6 p. c. due April 1891	500 00	500 00

STOCKS AND BONDS IN STATEMENT—continued.

Germ. Evan. Prot. Church, coupon—	Par Value.	Market Value.
10 bonds, $500 each, 6 per cent. 1896	$5,000 00	$5,300 00
10 bonds, $100 each, 6 per cent. 1897.....	1,000 00	1,060 00
4 bonds, $500 each, 5 per cent. 1902....	2,000 00	2,080 00
	$179,500 00	$186,505 00

Total amount at risk 31st December, 1890..... $16,335,801 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$674,928 83
Premiums received.....	7,104 14
Losses paid.....	3,174 33
Losses incurred.....	4,424 33

Sworn Statement, filed in this Department, of the

WILLIAMSBURGH CITY FIRE INS. CO. OF BROOKLYN, N. Y.

Commenced business 1853.—Capital stock $250,000.

MARSHALL S. DRIGGS, *President.* FREDERICK H. WAY, *Secretary.*

PRINCIPAL OFFICE, No. 15 BROADWAY.

Attorney to accept service in Maryland.....J. O'G. ALLMAND.

General Agents in Maryland....ALLMAND & GALLAGHER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$634,843 90	
Loans on mortgage of real estate.....	319,600 00	
Stocks and bonds owned by the company—market value.....	336,922 00	
Loans on collaterals.....	6,350 00	
Interest due and accrued.....	4,756 61	
Cash in company's office and in bank.....	34,403 99	
Premiums in course of collection.....	63,480 43	
All other assets as per detailed statement.....	8,497 82	
Total admitted assets.....		$1,408,854 75

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$42,000 00	
Liabilities in said States	23,899 89	
Surplus over said liabilities	$18,100 11	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 52,515 46	
Re-insurance reserve required by law	427,494 85	
Unpaid dividends to stockholders	80 00	
All other liabilities as per detailed statement on file	16,403 01	
Gross liabilities, exclusive of capital		$496,493 32
Surplus as regards policy-holders		$912,361 43
Capital stock		250,000 00
Surplus over capital, including surplus of assets not admitted in this State.		$680,461 54

INCOME DURING YEAR.

Cash premiums received	$534,729 37	
Interest on mortgages	16,364 09	
Interest on loans and dividends	18,831 19	
From other sources	24,940 18	
Actual cash income		$594,864 83

EXPENDITURES DURING YEAR.

Amount paid for losses	$262,597 49	
Cash dividends	49,950 00	
Commissions and brokerage	133,462 47	
Salaries and fees	59,735 36	
Taxes paid	6,835 74	
All other payments and expenses	37,897 05	
Actual cash expenditures		$550,478 11

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States currency bonds, 6s, 1898	$ 5,000 00	$ 5,850 00
Richmond, Va., reg. bonds, 4s, 1920	12,500 00	12,500 00
Forty-Second St. and Grand St. Ferry R. R. 7 per cent. coupon bonds	24,000 00	25,200 00
Georgia 4½ per cent. coupon bonds, 1915	25,000 00	29,500 00
Calvary Cemetery, Greenpoint and Brooklyn R. R. bonds	20,000 00	22,000 00
Long Island Bank of Brooklyn, stock	10,000 00	15,000 00
First National Bank of Brooklyn, stock	5,000 00	25,000 00

STOCKS AND BONDS IN STATEMENT—Continued.

	Par Value.	Market Value.
People's Gas Light Co. of Brooklyn, stock....	$13,000 00	$11,700 00
Metropolitan Gas Light Co. of Brooklyn, stock	5,000 00	5,000 00
Dry Dock, E. Broadway and Battery R. R. Co. of N. Y., stock.....	20,000 00	28,000 00
Dry Dock, E. Broadway and Battery R. R. Co. of N. Y., scrip.....	20,000 00	20,200 00
Central Park, North and East River R. R. Co.,	30,000 00	36,000 00
American Loan and Trust Co., stock.....	15,000 00	15,000 00
Kings County Trust Co. stock.....	6,500 00	11,375 00
Brooklyn City R. R. Co. stock.....	26,620 00	42,592 00
Washington Trust Co. stock.....	3,300 00	6,105 00
Forty-Second St. and Grand St. Ferry R.R. Co. stock.....	24,000 00	57,600 00
N. Y. and N. J. Telephone Co. stock.....	10,000 00	10,300 00
	$274,920 00	$378,922 00

Total amount at risk 31st December, 1890.....$114,526,764 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$513,908 00
Premiums received	3,634 90
Losses paid.....	902 50
Losses incurred...	902 50

Abstracts D.

FOREIGN INSURANCE COMPANIES.

Abstracts compiled from Sworn Statements of United States Branch Offices of Insurance Companies organized under the Laws of Foreign Governments, showing the Condition of said Companies in United States on December 31st, 1890.

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

BRITISH AMERICA ASSURANCE CO. OF TORONTO, CANADA.

Commenced business 1833.—Capital deposited in U. S., $205,000.

JOHN MORISON, *Governor.* W. H. BANKS, *Asst. Secretary.*

PRINCIPAL OFFICE, NOS. 20 AND 22 FRONT ST., TORONTO.

Attorney to accept service in Maryland.....B. FRANK MULLIKIN.

General Agent in Maryland.....B. FRANK MULLIKIN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company.—market value	$551,197 45	
Interest due and accrued	7,212 50	
Cash in company's office and in bank	51,011 03	
Premiums in course of collection	92,546 63	
Total admitted assets		$701,967 61

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$152,250 00	
Liabilities in said States	41,465 00	
Surplus over said liabilities	$110,785 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 40,953 17	
Re-insurance reserve required by law	341,486 51	
All other liabilities as per detailed statement on file	28,079 56	
Gross liabilities		$410,519 24
Surplus as regards policy-holders in the United States		$291,448 37
Surplus in United States including surplus of assets not admitted in this State		$402,233 37

INCOME DURING YEAR.

Cash premiums received	$585,681 25	
Interest on loans and dividends	26,438 84	
From other sources	6,011 99	
Actual cash income		$618,132 08

Expenditures During Year.

Amount paid for losses	$363,197 64	
Commissions and brokerage	121,464 05	
Salaries and fees	14,925 02	
Taxes paid	15,032 35	
All other payments and expenses	25,863 17	
Actual cash expenditures		$540,482 23

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States bonds, 1907, 4 per cent	$275,000 00	$341,000 00
United States bonds, 1896, 6 per cent	30,000 00	35,100 00
Ohio State bonds, 1891, 3 per cent	100,000 00	101,000 00
Georgia State bonds, 1915, 4½ per cent	25,000 00	26,250 00
Chicago and North-West R'y stk., 6 per ct.	10,000 00	10,500 00
Chicago and North-West R'y bds., 5 per ct.	20,000 00	21,200 00
Burlington, Cedar Rapids and Northern R'y bonds, 5 per cent	10,000 00	9,6000 00
Chi., Bur. and Quincy R'y bonds, 5 per ct.	33,000 00	32,670 00
New York and West Shore R'y, 1st mortgage bonds, 4 per cent	50,000 00	50,000 00
City of Toronto debentures, 1925, 4 per ct.	50,125 00	51,127 45
City of Richmond, Va. bonds, 1924, 4 per ct.	25,000 00	25,000 00
	$628,125 00	$703,447 45

Total amount at risk 31st December, 1890 ..... $60,474,312 00

Business in Maryland in 1890.

Fire risks written in 1890	$803,345 00
Premiums received	6,984 00
Losses paid	3,014 28
Losses incurred	2,159 48

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

BRITISH AND FOREIGN INSURANCE CO. OF LIVERPOOL, ENG.

Commenced business 1863.

L. ALLYN WIGHT, *Attorney and Manager.* SAMUEL P. WEIR, *Secretary.*

PRINCIPAL OFFICE, No. 65 WALL STREET.

Attorneys to accept service in Maryland.....CUNNINGHAM, COALE & CO.

General Agents in Maryland.....CUNNINGHAM, COALE & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgages of real estate.....	$ 50,000 00	
Stocks and bonds owned by the company—market value.....	492,928 71	
Loans on collaterals.....	227,325 00	
Cash in company's office and in bank.....	16,258 41	
Premiums in course of collection.....	149,416 20	
Bills receivable taken for premiums.....	30,650 98	
All other assets as per detailed statement.....	14,895 26	
Total admitted assets.....		$981,474 56

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$201,250 00	
Liabilities in said States.....	3,249 28	
Surplus over said liabilities.....	$198,000 72	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 73,622 77	
Re-insurance reserve required by law.....	123,382 04	
All other liabilities as per detailed statement on file.....	76,686 23	
Gross liabilities.....		$273,691 04
Surplus as regards policy-holders in the United States.....		$707,783 52
Surplus in the United States, including surplus of assets not admitted in this State.....		$905,784 24

INCOME DURING YEAR.

Cash premiums received.....	$858,406 53	
Interest on loans and dividends.....	50,343 97	
Remittances from home office during the year.	263,823 46	
Actual cash income.....		$1,172,573 96

Expenditures During Year.

Amount paid for losses	$434,754 32	
Commissions and brokerage	119,225 66	
Salaries and fees	53,146 67	
Taxes paid	22,979 26	
All other payments and expenses	555,585 60	
Actual cash expenditures		$1,185,691 51

Stocks and Bonds in Statement.

		Par Value.	Market Value.
Registered bds. of the United States, 4 per cent. consols of 1907	$100,000	$100,000 00	$121,000 00
Local Improvement bonds of the City of Brooklyn, 3 per cent., 1913	42,000	42,000 00	42,000 00
Additional Water stock of the City of New York, 3 per cent., 1904	58,000	58,000 00	59,160 00
	$200,000		
Above on deposit with the Superintendent of the Insurance Department of the State of New York for security of policy-holders in the United States.			
Boston and Lowell 4 per cent. coup. bonds of 1905	$100,000		
Fitchburg R. R. 4 p. c. bonds of 1905	30,000		
Boston, Clinton, Fitchburg and New Bedford, 5 per cent. cou. bds., 1910	2,000		
Providence and Worcester R.R. 6 p.c. coupon bonds of 1897	50,000		
Old Colony R.R. 7 p.c. reg. bds., 1894	1,000		
Old Colony R. R. 6 p.c. reg. bds., 1899	1,000		
Old Colony R.R. 6 p. c. cou. bds., 1896	2,000		
Old Colony R. R. 6 p.c. cou. bds., 1897	11,000		
Old Colony R.R. 4½ p.c. cou. bds., 1904	12,000		
Eastern R. R. 6 p. c. cou. bonds, 1906	10,000		
Eastern R.R. 6 p.c. ster. cou. bds., 1906	5,840		
Troy and Greenfield R.R. and Hoosac Tunnel loan, 5 p.c. cou. bds., 1891	48,665		
Eastern R.R. 6 p. c. cou. bonds, 1906.	5,000		
Fitchburg R.R. 4½ p.c. cou. bds., 1897	22,000		
	$300,505		
Total of securities deposited with Treasurer of Massachusetts for security of all policy-holders in the United States		$300,505 00	$320,768 71

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
United States 4 per cent. registered bonds of 1907 on deposit with Treasurer of State of Georgia for benefit of policy-holders in Georgia	25,000 00	30,250 00
United States 4 per cent. registered bonds of 1907 on deposit in the State of Ohio for the benefit of policy-holders in Ohio	100,000 00	121,000 00
	$625,505 00	$694,178 71

Total amount at risk 31st December, 1890 ..... $8,831,342 00

BUSINESS IN MARYLAND IN 1890.

Marine and inland risks written in 1890	$1,731,759 00
Premiums received	10,602 74
Losses paid	2,231 54
Losses incurred	6,729 85

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

CALEDONIAN INSURANCE CO. OF EDINBURGH, SCOTLAND

Commenced business 1890.

HENRY W. BROWN, *Manager.*

PRINCIPAL OFFICE, No. 432 WALNUT ST., PHILADELPHIA.

Attorney to accept service in Maryland.....W. T. SHACKELFORD.

General Agent in Maryland.....W. T. SHACKELFORD.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate	$ 50,000 00	
Stocks and bonds owned by the company—market value	647,950 00	
Cash in company's office and in bank	209,285 65	
Premiums in course of collection	67,252 40	
Total admitted assets		$974,488 05

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$50,000 00.	
Liabilities in said States	2,719,00	
Surplus over said liabilities		$47,281 00

LIABILITIES.

Losses reported, adjusted and unpaid	$ 69,573 54	
Re-insurance reserve required by law	386, 989 47	
All other liabilities as per detailed statement on file	4,479 32	
Gross liabilities		$461,042 32
Surplus as regards policy-holders in the United States		$513,445 72
Surplus in the United States, including surplus of assets not admitted in this State.		$560,726 72

INCOME DURING YEAR.

Cash premiums received	$526,092 82	
Interest on loans and dividends	9,702 53	
Actual cash income		$535,795 35

EXPENDITURES DURING YEAR.

Amonnt paid for losses	$ 86,084 93	
Commissions and brokerage	144,986 93	
Salaries and fees	16,682 89	
Taxes paid	3,290 86	
All other payments and expenses	26,229 43	
Actual cash expenditures		$277,275 04

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States registered, 4 per cent. bonds	$100,000 00	$122,000 00
Lehigh Valley R. R. consol. 6 per cent. bds.	50,000 00	62,500 00
Allentown Terminal R. R. 1st mortgage 4 per gold bonds	50,000 00	51,500 00
Richmond and Petersburg R. R. consol. 4½ per cent. bonds	50,000 00	51,062 50
Penn. and N. Y. Canal & R. R. Co. consol. 4 per cent. bonds	50,000 00	51,250 00
C. B. & Q. R. R. Neb. Ext. 4 per cent. bonds.	50,000 00	43,125 00
N. Y., Chic. and St. Louis R. R. 1st mortgage 4 per cent. bonds	50,000 00	45,312 50
St. Paul, Minneapolis and Manitoba R. R. Montana Extension, 4 per cent bonds	50,000 00	41,250 00
City of Richmond, Va. 4 per cent. bonds	22,500 00	22,950 00
N. Y. City School bonds, 3 p. c. of 1908	200,000 00	207,000 00
	$672,500 00	$697,950 00

Total amount at risk 31st December, 1890 ..... $58,482,529 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$118,189 00
Premiums received	1,111 23
Losses paid	1,834 46
Losses incurred	1,834 46

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

COMMERCIAL UNION INSURANCE CO. (LIM.) OF LONDON, ENG.

Commenced business 1861.

CHARLES SEWALL, *Manager.* W. T. KAUFMAN, A. H. WRAY, *Asst. Managers.*

PRINCIPAL OFFICE, NEW YORK CITY.

Attorney to accept service in Maryland.....P. M. BIRCKHEAD.

General Agents in Maryland....BIRCKHEAD & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 842,906 57	
Stocks and bonds owned by the company—market value	1,177,750 00	
Interest due and accrued	6,562 59	
Cash in company's office and in bank	417,085 83	
Premiums in course of collection	455,311 89	
Bills receivable taken for premiums	13,803 49	
All other assets as per detailed statement	48,585 35	
Total admitted assets		$2,962,005 72

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$272,250 00	
Liabilities in said States	154,085 71	
Surplus over said liabilities	$118,164 29	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 187,970 89	
Re-insurance reserve required by law	1,763,841 61	
All other liabilities as per detailed statement on file	70,963 44	
Gross liabilities		$2,022,775 00
Surplus as regards policy-holders in the United States		$939,229 78
Surplus in United States, including surplus of assets not admitted in this State		$1,057,394 07

Income During Year.

Cash premiums received	$2,724,388 16	
Interest on mortgages	57,722 26	
Interest on loans and dividends	3,030 83	
From other sources	36,011 44	
Actual cash income		$2,821,152 69

Expenditures During Year.

Amount paid for losses	$1,587,637 85	
Commissions and brokerage	512,529 29	
Salaries and fees	125,271 07	
Taxes paid	76,061 10	
All other payments and expenses	121,076 74	
Actual cash expenditures		$2,422,531 05

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent. reg. bonds	$550,000 00	$659,000 00
New York City 3 per cent. Armory bonds	200,000 00	210,000 00
Chi., R. I. and Pac. R. R. 6 per cent. bonds	60,000 00	73,200 00
Chicago and North-Western R. R. 5 p. c. bds.	74,000 00	77,700 00
Chicago and North-Western R. R. 7 p. c. bds.	50,000 00	69,000 00
Chicago, Bur. and Quincy R. R. 5 p. c. bds.	100,000 00	102,000 00
West Shore R. R. guaranteed 4 p. c. bonds	50,000 00	51,000 00
Chi., Mil. and St. Paul R. R. (C. and P. W. Div.) 5 per cent. bonds	25,000 00	26,500 00
N. Y. Cen. and H. Riv. R.R. 7 p. c. bonds	30,000 00	38,700 00
Michigan Central R. R. 5 per cent. bonds	40,000 00	42,400 00
Chi., Mil. and St. P. R. R. (Termin'ls) 5 p.c. bds.	50,000 00	50,000 00
Western Penna. R. R. 4 per cent. bonds	50,000 00	50,500 00
	$1,279,000 00	$1,450,000 00

Total amount at risk 31st December, 1890 ..... $363,626,575 00

Business in Maryland in 1890.

Fire risks written in 1890	$2,586,928 00
Premiums received	25,509 62
Losses paid	28,316 23
Losses incurred	28,830 23

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

GENERAL INSURANCE COMPANY OF DRESDEN, SAXONY.

J. BERTSCHMANN, *Agent and Attorney.*

PRINCIPAL OFFICE, NOS. 16 AND 18 EXCHANGE PLACE, NEW YORK.

Attorney to accept service in Maryland.....FRED. H. ROOS.

General Agent in Maryland.....FRED. H. ROOS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value.....	$180,000 00	
Cash in company's office and in bank..... ..	31,095 94	
Bills receivable taken for premiums.....	7,122 71	
Total admitted assets.....		$218,218 65

LIABILITIES.

Re-insurance reserve required by law.....	$ 5,702 91	
Gross liabilities.....		$5,702 91
Surplus as regards policy-holders in the United States.....		$212,515 74

INCOME DURING YEAR.

Cash premiums received.....	$61,960 03	
Actual cash income.....		$61,960 03

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$11,139 20	
Commissions and brokerage..	4,683 18	
Taxes paid.....	1,239 20	
All other payments and expenditures.....	1,053 23	
Actual cash expenditures.....		$18,114 81

STOCKS AND BONDS IN STATEMENT.

United States 4 per cent. bonds.....	$150,000 00	$180,000 00
Total amount at risk 31st December, 1890.....		$419,086 00

BUSINESS IN MARYLAND IN 1890.

Marine and Inland risks written in 1890.....	$855,112 00
Premiums received.....	2,438 98
Losses paid.....	1,073 86
Losses incurred.....	1,073 86

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

GUARANTEE CO. OF NORTH AMERICA, MONTREAL, CANADA.

Commenced business 1881.

EDWARD RAWLINGS, *Vice-President and Managing Director.*

PRINCIPAL OFFICE No. 151 ST. JAMES STREET, MONTREAL.

Attorney to accept service in Maryland.....W. S. WILKINSON.

General Agent in Maryland..W. S. WILKINSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 4,289 52	
Loans on mortgage of real estate	12,160 52	
Stocks and bonds owned by the company—market value	442,635 00	
Interest due and accrued	3,310 00	
Cash in company's office and in bank	24,743 18	
Premiums in course of collection	30,651 81	
Bills receivable taken for premiums	500 00	
Total admitted assets		$518,290 03

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$15,380 00	
Liabilities in said States	2,204 92	
Surplus over said liabilities	$13,175 08	
Furniture and safes	$2,996 50	

LIABILITIES.

Losses reported adjusted and unpaid	$31,073 96	
Re-insurance reserve required by law	97,057 56	
All other liabilities as per detailed statement on file	9,156 88	
Gross liabilities		$137,288 40
Surplus as regards policy-holders in the United States		$381,001 63
Surplus in United States, including surplus and other assets not admitted in this State		$397,173 21

INCOME DURING YEAR.

Cash premiums received	$195,800 70	
Interest on bonds and stocks, &c	9,916 30	
From other sources	14,521 94	
Actual cash income		$220,238 94

EXPENDITURES DURING YEAR.

Amount paid for losses	$55,710 27	
Cash dividends	6,837 00	
Commissions and brokerage	4,328 19	
Salaries and fees	23,100 79	
Taxes paid	4,107 53	
Paid for furniture	654 13	
All other payments and expenses	43,984 02	
Actual cash expenditures		$138,721 93

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States Government bonds	$ 43,000 00	$ 51,695 00
City of Brooklyn, N. Y.	200,000 00	205,875 00
City of Richmond, Va. bonds	15,000 00	15,380 00
United States Guarantee Co. stock	139,100 00	139,100 00
City of Toronto bonds	10,000 00	11,500 00
Montreal Harbor bonds	17,000 00	20,215 00
Canada Southern Railway 2s	15,000 00	14,250 00
	$439,100 00	$458,015 00

Total amount at risk 31st December, 1890 ..... $34,432,271 00

BUSINESS IN MARYLAND IN 1890.

Guarantee risks written in 1890	$2,126,132 00
Premiums received	10,160 04
Losses paid	1,814 24
Losses incurred	3,849 74

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

GUARDIAN FIRE AND LIFE INS. COMPANY OF LONDON, ENG.

Commenced business 1872.

HENRY E. BOWERS, *Manager.* N. W. MESEROLE, *Asst. Manager.*

PRINCIPAL OFFICE No. 50 PINE STREET, N. Y.

Attorney to accept service in Maryland.....CHARLES KRAFT.

General Agents in Maryland..WILLIAMS, KRAFT & THOMPSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$142,750 00	
Stocks and bonds owned by the company—market value.....	890,062 50	
Interest due and accrued.....	11,142 98	
Cash in company's office and in bank.....	354,681 74	
Premiums in course of collection.....	114,133 19	
All other assets as per detailed statement....	566 67	
Total admitted assets.....		$1,513,337 08

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$272,250 00	
Liabilities in said States.....	184,307 42	
Surplus over said liabilities.....	$87,942 58	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$103,656 00	
Re-insurance reserve required by law.....	707,676 27	
All other liabilities as per detailed statement on file.....	16,356 65	
Gross liabilities.....		$827,688 92
Surplus as regards policy-holders in the United States.....		$685,648 16
Surplus in United States, including surplus of assets not admitted in this State.....		$773,590 74

INCOME DURING YEAR.

Cash premiums received.....	$1,103,099 03	
Interest on mortgages.....	3,487 50	
Interest on loans and dividends.....	29,282 00	
From other sources.....	3,400 00	
Actual cash income.....		$1,139,268 53

EXPENDITURES DURING YEAR.

Amount paid for losses	$458,824 58	
Commissions and brokerage	258,805 48	
Salaries and fees	95,549 05	
Taxes paid	25,114 31	
All other payments and expenses	65,856 54	
Actual cash expenditures		$904,149 96

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
N. Y. City consol. stock, for repaving streets and Aves. 1910	$200,000 00	$212,250 00
N. Y. City Add. Water stock, 1907	75,000 00	78,937 50
U. S. registered, 4 p. c. bonds, 1907	200,000 00	238,000 00
U. S. registered, 4 p. c. bonds, 1907	225,000 00	272,250 00
N. Y., Chic. & St. Louis R. R. Co. 1st mtg. 4p.c.	50,000 00	46,250 00
Brooklyn & Montauk R. R. Co. 2nd mtg. 5 p.c.	25,000 00	27,000 00
N. Y., Lackawanna and Western R. R. Co. 1st mortgage, 6 per cent	50,000 00	65,000 00
Oswego and Syracuse R. R. 5 p.c. construct.	50,000 00	54,625 00
Buffalo & Erie R. R. Co. 1st mtg. 7 per cent.	50,000 00	57,500 00
Long Island R. R. Co. 1st consol. mtg. 5 p.c.	50,000 00	56,000 00
Utica, Clinton and Binghamton R. R. Co. 1st mortgage, 5 per cent	50,000 00	54,500 00
	$1,025,000 00	$1,162,312,50

Total amount at risk 31st December, 1890 ..... $207,180,791 12

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,191,217 32
Premiums received	8,817 85
Losses paid	10,987 40
Losses incurred	15,327 07

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

HAMBURG BREMEN INS. CO. OF HAMBURG, GERMANY.

Commenced business 1855.

F. O. AFFELD, *Manager.*

PRINCIPAL OFFICE, No. 22 PINE STREET, NEW YORK.

Attorney to accept service in Maryland .....CHARLES KRAFT.

General Agents in Maryland....WILLIAMS, KRAFT & THOMPSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$ 9,000 00	
Stocks and bonds owned by the company—market value.....	814,118 75	
Interest due and accrued.....	4,681 25	
Cash in company's office and in bank.....	31,281 25	
Premiums in course of collection.....	85,330 11	
Bills receivable taken for premiums.....	6,739 21	
Total admitted assets.....		$951,150 57

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$227,062 50	
Liabilities in said States.....	110,118 61	
Surplus over said liabilities.....	$116,943 89	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 50,330 00	
Re-insurance reserve required by law.....	620,123 32	
All other liabilities as per detailed statement on file.....	17,430 06	
Gross liabilities.....		$687,883 38
Surplus as regards policy-holders in the United States.....		$263,267 19
Surplus in the United States, including surplus of assets not admitted in this State.....		$380,211 08

INCOME DURING YEAR.

Cash premiums received.....	$959,147 34	
Interest on mortgages.....	405 00	
Interest on loans and dividends.....	32,649 14	
Actual cash income.....		$992,201 48

EXPENDITURES DURING YEAR.

Amount paid for losses	$534,051 15	
Commissions and brokerage	163,744 19	
Salaries and fees	90,379 85	
Taxes paid	26,540 67	
All other payments and expenses	63,510 14	
Actual cash expenditures		$878,226 00

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States bonds, 1907, 4 per cent. reg	$ 50,000 00	$181,500 00
State of Georgia bonds, 1915, 4½ per cent. reg.	25,000 00	29,062 50
City of Richmond, Va. bds. 1922, 5 p. c. reg.	15,000 00	16,500 00
N. Y. City school-house bds. 1908, 5 p. c. reg.	100,000 00	104,500 00
N. Y. City Add. Water stk. 1904, 3 p. c. reg.	105,000 00	109,725 00
Chic., Milwaukee and St. Paul R. R., Prairie du Chien Div. 1st mtg. bonds, 1898, 8 per cent. reg	15,000 00	17,925 00
Chic. and Northwestern R. R. cons. sinking fund, 1st mtg. bds. 1915, 7 p. c. reg	25,000 00	34,500 00
C. B. & Q. R. R. cons. 1st mtg. bonds, 1903, 7 per cent. reg	20,000 00	24,800 00
N. Y., Lake Erie and Western R. R. 1st mtg. bonds, 1920, 7 per cent. reg	25,000 00	32,875 00
Central Pacific R. R. 1st mtg. gold bonds, 1898, 6 per cent	20,000 00	22,900 00
Kansas Pacific R. R., Denver Div. 1st mtg. gold bonds, 1899, 6 per cent	20,000 00	22,200 00
Union Pacific R. R. 1st mtg. gold bds. 1898, 6 per cent	20,000 00	22,900 00
Oregon Railway and Navigation Co. 1st mtg. gold bonds, 1909, 6 per cent	10,000 00	11,100 00
Northern Pacific R. R. Land Grant sinking fund, 1st mtg. gold bds, 1921, 6 p. c. reg.	20,000 00	22,350 00
Chicago, Rock Island and Pac. R. R. 1st mtg. gold bonds, 1907, 6 per cent. reg	25,000 00	30,125 00
Louisville and Nashville R. R. 1st mtg. 50 years gold bonds, 1937, 5 per cent	30,000 00	31,500 00
Illinois Central R. R. 1st mtg. gold bds., 1951, 3½ per cent	50,000 00	46,250 00
St. Paul, Minneapolis and Man. R. R. con. 1st mtg. gold bonds, 1933, 4½ per cent	15,000 00	15,000 00
Wabash R. R. 1st mtg. 50 years gold bonds, 1939, 5 per cent	25,000 00	24,250 00
Long Island R. R. cons. 1st mtg. gold bonds, 1931, 5 per cent	30,000 00	33,450 00
Atchison, Topeka and Santa Fe R. R. 1st mtg. gold bonds, 1989, 4 per cent	25,000 00	19,968 75

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Lake Erie and Western R. R. 1st mtg. 50 yrs. gold bonds, 1937, 5 per cent	$25,000 00	$26,625 00
New York, Chicago and St. Louis R. R. 1st mtg. gold bonds, 1937, 4 per cent	30,000 00	27,075 00
East Tennessee, Virginia and Georgia R. R. cons. 1st mtg. gold bonds, 1956, 5 p. c.	25,000 00	25,250 00
Denver and Rio Grande R. R. cons. 1st mtge. bonds, 1936, 4 per cent	25,000 00	20,125 00
Pennsylvania R. R. cons. mtg. gold bonds, 1919, 5 per cent	10,000 00	11,075 00
Central Ohio R. R. cons. 1st mtg. gold bonds, 1930, 4½ per cent	25,000 00	25,000 00
Pennsylvania Co. guar. 1st mtg. gold bonds, 1921, 4½ per cent	30,000 00	31,800 00
Scioto Valley and New England R. R. guar. 1st mtg. gold bonds, 1989, 4 per cent	30,000 00	20,850 00
	$970,000 00	$1,041,181 25

Total amount at risk 31st December, 1890 ..... $115,051,681 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$926,066 00
Premiums received	7,957 20
Losses paid	5,311 91
Losses incurred	5,311 91

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

IMPERIAL FIRE INSURANCE COMPANY OF LONDON, ENG.

Commenced business 1803.

JOHN C. PAIGE, *Resident Manager.*

PRINCIPAL OFFICE, No. 20 KILBY STREET, BOSTON.

Attorney to accept service in Maryland.....W. I. MONTAGUE.

General Agent in Maryland....W. I. MONTAGUE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$451,634 70	
Stocks and bonds owned by the company—market value	621,056 66	
Cash in company's office and in bank	136,820 48	
Premiums in course of collection	178,806 14	
All other assets as per detailed statement	4,430 98	
Total admitted assets		$1,392,748 96

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$300,125 00	
Liabilities in said States	57,091 16	
Surplus over said liabilities	$243,033 84	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 82,749 47	
Re-insurance reserve required by law	753,772 41	
All other liabilities as per detailed statement on file	31,912 54	
Gross liabilities		$868,434 42
Surplus as regards policy-holders in the United States		$524,314 54
Surplus in the United States, including surplus of assets not admitted in this State		$767,348 38

INCOME DURING YEAR.

Cash premiums received	$1,103,813 93	
Interest on loans and dividends	29,820 42	
From other sources	14,152 56	
Actual cash income		$1,147,786 91

Expenditures During Year.

Amount paid for losses	$566,521 66	
Commissions and brokerage	212,518 03	
Salaries and fees	117,241 91	
Taxes paid	44,711 24	
All other payments and expenses	29,841 55	
Actual cash expenditures		$970,834 39

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent. funded loan 1907, registered	$136,000 00	$162,520 00
N. Y. City 3 p. c. bonds, due 1904	100,000 00	105,000 00
N. Y. City 3 p. c. bonds, due 1908	50,000 00	53,000 00
Deposited with the Insurance Depart., State of Ohio, at Columbus—U. S. 4 per cent. funded loan, 1907, reg	120,000 00	147,000 00
Deposited with the State of Oregon, at Salem, U. S. 4 per cent. funded loan, 1907, reg.	50,000 00	61,250 00
Deposited with the State of Virginia, at Richmond—U. S. 4 per cent. funded loan, 1907, reg	50,000 00	61,250 00
Deposited with the State of Georgia, at Atlanta—U. S. 4 per cent. funded loan, 1907, reg	25,000 00	30,625 00
Held by the trustees at New York—		
City of Boston, 3⅞ per cent. bds. due 1917.	50,000 00	51,750 00
City of Boston, 3½ per cent. bds. due 1919.	50,000 00	50,500 00
City of Providence, 3½ p. c. bds. due 1916.	50,000 00	52,250 00
West Shore R. R. Co., 4 per cent. 1st mtg. guaranteed bonds	100,000 00	102,000 00
Lehigh Valley R. R. Co. 4½ per cent. 1st mtg. bonds, due 1904	40,000 00	41,600 00
West Virginia State, deferred certificates	28,666 67	2,436 66
	$849,666 67	$921,181 66

Total amount at risk 31st December, 1890 ..... $147,172,382 51

Business in Maryland in 1890.

Fire risks written in 1890	$1,587,945 00
Premiums received	12,315 87
Losses paid	11,004 08
Losses incurred	8,813 26

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY OF LONDON, ENGLAND.

HENRY WREAKS.....*Attorney.*

PRINCIPAL OFFICE, No. 70 WALL ST., NEW YORK.

Attorney to accept service in Maryland.....FRED. ROOS.

General Agent in Maryland.....FRED. ROOS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$213,000 00	
Cash in company's office and in bank	7,535 68	
Premiums in course of collection	25,998 86	
Bills receivable taken for premiums	275 00	
All other assets as per detailed statement	2,069 08	
Total admitted assets		$248,878 62

LIABILITIES.

Losses reported, adjusted and unpaid	$15,000 00	
Re-insurance reserve required by law	19,744 50	
All other liabilities as per detailed statement on file	9,289 37	
Gross liabilities		$44,033 87
Surplus as regards policy-holders in the United States		$204,844 75

INCOME DURING YEAR.

Cash premiums received	$120,033 43	
Interest on loans and dividends	6,000 00	
Actual cash income		$126,033 43

EXPENDITURES DURING YEAR.

Amount paid for losses	$35,319 06	
Commissions and brokerage	11,816 75	
Salaries and fees	12,127 31	
Taxes paid	1,628 47	
Actual cash expenditures		$60,891 59

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
City of New York Additional Water bonds	$200,000 00	$213,000 00

Total amount at risk 31st December, 1890	$1,698,686 00

BUSINESS IN MARYLAND IN 1890.

Marine and Inland risks written in 1890	$3,410,357 00
Premiums received	8,370 46
Losses paid	500 00
Losses incurred	1,018 48

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

LANCASHIRE INSURANCE CO. OF MANCHESTER, ENG.

E. LITCHFIELD, *Manager.* GEO. PRITCHARD, *Sub-Manager.*

PRINCIPAL OFFICE, NO. 25 PINE STREET, NEW YORK.

Attorney to accept service in Maryland.....C. R. GALLAGHER.

General Agents in Maryland....ALLMAND & GALLAGHER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 368,533 00	
Stocks and bonds owned by the company—market value	1,231,056 25	
Cash in company's office and in bank	71,808 23	
Premiums in course of collection	178,588 50	
Total admitted assets		$1,849,985 98

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$187,021 58	
Liabilities in said States	74,000 00	
Surplus over said liabilities	$113,021 58	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 207,176 84	
Re-insurance reserve required by law	1,016,285 94	
All other liabilities as per detailed statement on file	44,788 23	
Gross liabilities		$1,268,251 01
Surplus as regards policy-holders in the United States		$581,734 91
Surplus in the United States, including surplus of assets not admitted in this State		$694,756 49

INCOME DURING YEAR.

Cash premiums received	$1,649,560 54	
Interest on loans and dividends	78,288 85	
From other sources	1,815 66	
Actual cash income		$1,729,665 05

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,003,515 11	
Commissions and brokerage	355,722 44	
Salaries and fees	193,170 70	
Taxes paid	35,865 60	
Actual cash expenditures		$1,588,273 85

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value
United States bonds, 4 per cent	$ 55,000 00	$ 67,925 00
United States bonds, 4½ per cent	749,500 00	773,858 75
United States currency bonds, 6 p. c. 1898	100,000 00	119,000 00
Albany and Susquehanna R. R. Co. 6 p. c	15,000 00	17,550 00
Baltimore and Ohio R. R. Co. 4 per cent	10,000 00	9,900 00
Brooklyn and Montauk R. R. Co. 5 per cent.	30,000 00	32,400 00
C. B. and Q. R. R. Co. 4 per cent	21,000 00	19,320 00
Chic., Milwaukee and St. Paul R. R. Co. (Chic. and Pacific Western Div.) 5 per cent	20,000 00	21,200 00
Chic. and Northwestern Ext. bonds, 4 p. c	35,000 00	33,775 00
Chic., Rock Isl. and Pacific R. R. Co. 6 p. c.	20,000 00	24,600 00
Chic., St. Louis & New Orleans R.R. Co. 7 p.c.	15,000 00	17,475 00
City of Portland, Oregon, Water bds., 5 p. c.	50,000 00	57,959 08
Delaware and Hudson Canal Co. 7 per cent	20,000 00	21,600 00
Detroit, Monroe and Toledo R.R. Co. 7 p. c.	15,000 00	19,650 00
Illinois Central R. R. Co. 3½ per cent	20,000 00	18,200 00
Illinois Central R. R. Co. (Springfield Div.) 6 per cent	20,000 00	22,800 00
Michigan Central R. R. Co. 7 per cent	18,000 00	22,140 00
Michigan Central R. R. Co. (Green River Valley Div.) 6 per cent	15,000 00	17,700 00
Milwaukee and St. Paul R. R. Co. (Iowa and Minn. Div.) 7 per cent	10,000 00	11,700 00
N. Y. Cent. and Hud. River R. R. Co. 7 p. c.	15,000 00	18,675 00
N. Y., Lack. and Western R. R. Co. 6 p. c	15,000 00	19,350 00
Ottumwa, Cedar Falls and St. Paul R. R. Co. 5 per cent	20,000 00	20,800 00
St. Louis, Jacksonville and Chicago R.R. Co. 7 per cent	10,000 00	11,000 00
Syracuse, Binghamton and N. Y. R. R. Co. 7 per cent	15,000 00	19,500 00
	$1,313,500 00	$1,418,077 83

Total amount at risk 31st December, 1890..... $213,049,521 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,667,181 00
Premiums received	16,675 77
Losses paid	6,316 05
Losses incurred	6,896 42

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

LION FIRE INSURANCE COMPANY OF LONDON, ENGLAND.

Commenced business 1880.

M. BENNETT, JR., *Manager.* JAMES H. BREWSTER, *Ass't Manager.*

PRINCIPAL OFFICE, No. 223 ASYLUM STREET, HARTFORD, CONN.

Attorney to accept service in Maryland.....THOS. E. BOND.

General Agent in Maryland..THOS. E. BOND.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate	$192,100 00	
Stocks and bonds owned by the company—market value	210,000 00	
Loans on collaterals	31,200 00	
Interest due and accrued	9,387 91	
Cash in company's office and in bank	112,421 31	
Premiums in course of collection	56,018 58	
All other assets as per detailed statement	2,023 24	
Total admitted assets		$613,151 04

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$223,900 00
Liabilities in said States	39,736 29
Surplus over said liabilities	$184,163 71

LIABILITIES.

Losses reported, adjusted and unpaid	$ 55,126 06	
Re-insurance reserve required by law	229,837 92	
All other liabilities as per detailed statement on file	20,583 70	
Gross liabilities		$305,547 68
Surplus as regards policy-holders in the United States		$307,603 36
Surplus in the United States, including surplus of assets not admitted in this State		$491,767 07

INCOME DURING YEAR.

Cash premiums received	$436,186 07	
Interest on mortgages	9,278 53	
Interest on loans and dividends	15,085 06	
Actual cash income		$460,549 66

EXPENDITURES DURING YEAR.

Amount paid for losses	$222,418 75	
Commissions and brokerage	78,685 09	
Salaries and fees	30,473 75	
Taxes paid	10,876 66	
All other payments and expenses	21,264 76	
Actual cash expenditures		$363,719 01

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States Government reg. 4 p. c. bonds	$150,000 00	$183,000 00
Brooklyn 3 p. c. School Improvement bonds	150,000 00	157,500 00
Brooklyn 3 p. c. Improvement Loan bonds	50,000 00	52,500 00
City of Richmond bonds	15,000 00	15,150 00
Georgia State bonds	25,000 00	25,750 00
	$390,000 00	$433,900 00

Total amount at risk 31st December, 1890 ..... $41,861,140 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$598,400 00
Premiums received	6,752 68
Losses paid	4,914 33
Losses incurred	2,254 02

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

LIVERPOOL AND LONDON AND GLOBE INSURANCE CO. OF LIVERPOOL, ENG.

Commenced business 1848.

HENRY W. EATON, *Resident Manager.* GEO. W. HOYT, *Deputy Manager.*

PRINCIPAL OFFICE, No. 45 WILLIAM STREET.

Attorney to accept service in Maryland.....W. STEWART POLK.

General Agent in Maryland.....W. STEWART POLK.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,524,500 00	
Loans on mortgage of real estate	2,241,350 00	
Stocks and bonds owned by the company—market value	1,997,775 00	
Loans on collaterals	39,000 00	
Interest due and accrued	28,613 03	
Cash in company's office and in bank	666,307 88	
Premiums in course of collection	705,109 44	
All other assets as per detailed statement	37,339 79	
Total admitted assets		$7,239,995 14

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$220,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 456,302 88	
Re-insurance reserve required by law	3,820,219 71	
All other liabilities as per detailed statement on file	177,338 74	
Gross liabilities		$4,453,861 33
Surplus as regards policy-holders in the United States		$2,786,133 81
Surplus in the United States, including assets not admitted in this State		$3,006,133 81

Income During Year.

Cash premiums received	$4,496,999 86	
Interest on mortgages	76,898 95	
Interest on loans and dividends	118,953 95	
From other sources	78,234 64	
Actual cash income		$4,771,087 40

Expenditures During Year.

Amount paid for losses	$2,467,611 76	
Commissions and brokerage	817,605 82	
Salaries and fees	228,352 82	
Taxes paid	84,893 49	
All other payments and expenses	216,282 01	
Actual cash expenditures		$3,814,745 90

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cents	$1,575,000 00	$1,894,400 00
N. Y. State 6 per cent. bonds	45,000 00	47,025 00
City of Richmond 8 per cent. bonds	5,000 00	7,025 50
N. Y. City gold 6s	50,000 00	57,375 00
City of Boston 5 per cent. bonds	180,000 00	211,950 00
	$1,855,000 00	$2,217,775 50

Total amount at risk 31st December, 1890 ..... $709,321,174 00

Business in Maryland in 1890.

Fire risks written in 1890	$6,010,012 00
Premiums received	47,226 82
Losses paid	43,662 81
Losses incurred	44,072 81

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

LONDON ASSURANCE CORPORATION OF LONDON, ENG.

Commenced business 1872.

GEORGE H. MARKS, *Manager.*

PRINCIPAL OFFICE, No. 69 WALL STREET, NEW YORK.

Attorney to accept service in Maryland.....J. S. MAURY.

General Agents in Maryland.....MAURY & DONNELLY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$1,613,590 00	
Interest due and accrued	4,031 25	
Cash in company's office and in bank	193,595 00	
Premiums in course of collection	223,646 70	
Bills receivable taken for premiums	11,935 62	
Total admitted assets		$2,046,798 57

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$275,625 00	
Liabilities in said States	93,861 46	
Surplus over said liabilities	$181,763 54	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 95,021 94	
Re-insurance reserve required by law	793,692 33	
All other liabilities as per detailed statement on file	14,818 05	
Gross liabilities		$903,532 32
Surplus as regards policy-holders in the United States		$1,143,266 25
Surplus in United States, including surplus of assets not admitted in this State		$1,325,029 79

INCOME DURING YEAR.

Cash premiums received	$1,282,512 16	
Interest on loans and dividends	81,155 23	
Actual cash income		$1,363,667 39

EXPENDITURES DURING YEAR.

Amount paid for losses	$651,283 98	
Commissions and brokerage	240,926 73	
Salaries and fees	75,968 13	
Taxes paid	27,524 24	
All other payments and expenses	64,761 87	
Actual cash expenditures		$1,060,464 95

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
City of Brooklyn 3 per cent bonds	$100,000 00	$101,000 00
New York City 3 per cent. bonds	35,000 00	35,700 00
New York City 3½ per cent. bonds	25,000 00	26,625 00
New York City 3 per cent. bonds	40,000 00	41,000 00
City of Boston, (Public Park) 3½ p. c. bonds	100,000 00	100,000 00
United States reg. 4 p. c. bonds	700,000 00	857,500 00
Atchison, Topeka and Santa Fe R. R. general mortgage, 4 per cent. gold bonds	78,000 00	62,790 00
Central R. R. of N. J., general mortgage, 5 per cent. gold bonds	40,000 00	43,700 00
Chi., Mil. and St. Paul R. R. (Western Div.) 1st mtg. 5 per cent. gold bonds	25,000 00	26,625 00
Chi., Mil. and St. Paul R. R. (West'n Div) 1st mtg. terminal, 5 per cent. gold bonds	25,000 00	25,000 00
Chi., Mil. and St. Paul R. R. (River Div.) 1st mtg., 7 per cent. gold bonds	50,000 00	62,500 00
Chi., St. L. and N. Orleans R. R. 5 p.c. gold loan	8,000 00	9,200 00
Colorado Mid. R. R. Co. 1st mtg. 6 p.c. gold bds.	35,000 00	37,625 00
Denver and Rio Grande 1st con. gen. mtg. 4 p. c. gold bonds	30,000 00	24,225 00
Erie Railway con. mtge. 7 p. c. gold bonds	50,000 00	67,500 00
Lehigh Valley Railway Co. 1st mtg., 4½ per cent. gold bonds	30,000 00	30,825 00
Long Island R. R. 1st con. mtg., 5 p.c. gold bds.	45,000 00	50,625 00
Louisville and Nashville R. R. (N. O. and M. Div.) 1st mtg. 6 per cent. gold bonds	25,000 00	29,500 00
Mil., Lake Shore and West. R. R. (Mich. Div.) 1st mtg. 6 per cent. gold bonds	25,000 00	29,250 00
Minn. and St. Louis R. R. Iowa ext., 1st mtg. 7 per cent. gold bonds	25,000 00	22,500 00
Northern Pac. R. R. gen. mtge. and land grant 6 per cent. gold bonds	25,000 00	28,312 50
Phila. and Reading R. R. gen. mtg. 4 per cent. gold bonds	15,000 00	12,037 50
St. Paul, Minn. and Man. R. R. con. 6 per cent. gold loan	25,000 00	28,875 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
St. Paul, Minn. and Man. R. R. con. 2d mtg. 6 per cent. gold bonds	$30,000 00	$34,800 00
West Shore R. R. guar. N. Y. C., 4 p. c. gold bonds	50,000 00	51,500 00
City of Richmond, Va., 4 per cent. bonds	50,000 00	50,000 00
	$1,686,000 00	$1,889,215 00

Total amount at risk 31st December, 1890 ..... $186,498,975 00

BUSINESS IN MARYLAND IN 1890.

Fire, marine and inland risks written in 1890	$4,896,848 00
Premiums received	38,130 63
Losses paid	15,906 53
Losses incurred	14,264 21

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

LONDON AND LANCASHIRE INSURANCE COMPANY OF LIVERPOOL, ENG.

Commenced business 1879.

JEFFREY BEAVAN, *Manager for the Eastern, Middle and Southern Dept.*

PRINCIPAL OFFICE, No. 36 NASSAU STREET, NEW YORK.

Attorney to accept service in Maryland ..... JOHN S. SAUNDERS.

General Agents in Maryland ..... JOHN S. SAUNDERS & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 222,500 00	
Stocks and bonds owned by the company—market value	1,351,196 75	
Cash in company's office and in bank	192,281 12	
Premiums in course of collection	234,450 01	
Total admitted assets		$2,000,427 88

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$271,656 25
Liabilities in said States	114,657 03
Surplus over said liabilities	$156,999 22

LIABILITIES.

Losses reported, adjusted and unpaid	$ 135,820 96	
Re-insurance reserve required by law	1,248,160 16	
All other liabilities as per detailed statement on file	67,124 68	
Gross liabilities		$1,451,105 80
Surplus as regards policy-holders in the United States		$549,322 08
Surplus in United States, including surplus of assets not admitted in this State		$706,321 30

INCOME DURING YEAR.

Cash premiums received	$1,740,297 36	
Interest on loans and dividends	81,814 19	
From other sources	540 25	
Actual cash income		$1,822,651 80

EXPENDITURES DURING YEAR.

Amount paid for losses	$954,151 78	
Commissions and brokerage	352,421 16	
Salaries and fees	77,212 14	
Taxes paid	34,533 60	
All other payments and expenses	97,819 81	
Actual cash expenditures		$1,516,138 49

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States reg. bonds, 1907	$495,000 00	$594,643 00
Baltimore and Ohio R. R. Co. gen. mtg. reg. gold bonds, 5 per cent. 1988	100,000 00	110,000 00
Chicago and Northwestern R. R. Co. consol. mtg. reg. gold bonds, 7 per cent. 1902	100,000 00	126,000 00
C. B. & Q. R. R. Co. 1st mtg. reg bds., (Iowa Div.) 4 per cent. 1919	100,000 00	93,000 00
Chic. Rock Isl. and Pacific R. R. Co. 1st mtg. reg. bonds, 6 per cent. 1917	90,000 00	113,400 00
Central R. R. of New Jersey, gen. mtg. reg. bonds, (gold) 5 per cent. 1987	70,000 00	76,650 00
Cin., Ind., St. Louis and Chic. R. R Co. consol. mtg. reg. gold bonds, 4 per cent. 1936.	100,000 00	100,000 00
Delaware and Hudson R. R. Co. 1st mtg. reg. bonds, 7 per cent. 1917	25,000 00	35,250 00
Lake Shore and Michigan Southern R.R. Co. 1st mtg. reg. bonds, 7 per cent. 1900	92,000 00	113,160 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
N. Y. Cent. and Hudson River R. R. Co. 1st mtg. reg. bonds, 7 per cent. 1903	$ 75,000 00	$ 96,750 00
N. Y. & Harlem R. R. Co. 1st mtg. reg. bds., 7 per cent. 1900	50,000 00	61,500 00
West Shore R. R. Co. 1st mtg. reg. bonds, 7 per cent. 2361	100,000 00	102,500 00
	$1,397,000 00	$1,622,853 00

Total amount at risk 31st December, 1890 ..... $274,926,035 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$2,990,327 00
Premiums received	15,561 42
Losses paid	15,503 53
Losses incurred	15,400 21

Sworn Statement, filed in this Department, of the

MANNHEIM INSURANCE COMPANY OF MANNHEIM, BADEN.

HUGO MENZELL, *General Agent and Attorney.*

PRINCIPAL OFFICE, NEW YORK.

Attorney to accept service in Maryland ..... M. O. SELDEN.

General Agent in Maryland ..... M. O. SELDEN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$323,500 00	
Cash in company's office and in bank	1,672 62	
Premiums in course of collection	40,812 17	
Total admitted assets		$365,984 79

LIABILITIES.

Losses reported, adjusted and unpaid	$25,483 23	
Re-insurance reserve required by law	16,740 76	
All other liabilities as per detailed statement on file	3,224 33	
Gross liabilities		$45,448 32
Surplus as regards policy-holders in the United States		$320,536 47

INCOME DURING YEAR.

Cash premiums received	$175,009 19	
Actual cash income		$175,009 19

EXPENDITURES DURING YEAR.

Amount paid for losses	$121,786 92	
Commissions and brokerage	20,730 10	
Taxes paid	6,427 48	
All other payments and expenses	8,609 62	
Actual cash expenditures		$157,554 12

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 per cent. bonds	$100,000 00	$121,500 00
City of New York 2½ per cent. consol. stock.	200,000 00	202,000 00
	$300,000 00	$323,500 00

Total amount at risk 31st December, 1890	$1,299,922 00

BUSINESS IN MARYLAND IN 1890.

Marine and inland risks written in 1890	$1,769,761 00
Premiums received	6,655 15
Losses paid	223 96
Losses incurred	615 84

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

NORTHERN ASSURANCE COMPANY OF LONDON, ENGLAND.

Commenced business 1836.

GEORGE W. BABB, JR., *Manager.*

PRINCIPAL OFFICE, NO. 38 PINE STREET, NEW YORK.

Attorneys to accept service in Maryland..... { J. SAVAGE WILLLIAMS, C. H. RIPPELMEYER.

General Agents in Maryland. { WILLIAMS, KRAFT & THOMPSON, C. H. RIPPELMEYER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$114,544 44	
Stocks and bonds owned by the company—market value	860,038 50	
Interest due and accrued	3,740 89	
Cash in company's office and in bank	90,201 28	
Premiums in course of collection	161,389 65	
All other assets as per detailed statement	808 56	
Total admitted assets		$1,230,723 32

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$272,250 00	
Liabilities in said States	125,221 88	
Surplus over said liabilites	$147,028 12	

LIABILITIES.

Losses reported, adjusted and unpaid	$118,089 32	
Re-insurance reserve required by law	695,259 86	
All other liabilities as per detailed statement on file	34,764 23	
Gross liabilities		$848,113 41
Surplus as regards policy-holders in the United States		$382,609 91
Surplus in United States, including surplus of assets not admitted in this State		$529,638 03

INCOME DURING YEAR.

Cash premiums received	$1,070,766 27	
Interest on loans and dividends	60,325 50	
From other sources	42 57	
Actual cash income		$1,131,134 34

EXPENDITURES DURING YEAR.

Amount paid for losses	$579,801 51	
Commissions and brokerage	182,795 71	
Salaries and fees	66,201 04	
Taxes paid	29,095 94	
All other payments and expenses	101,661 95	
Actual cash expenditures		$959,556 15

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 p. c. funded loan, 1907, reg	$200,000 00	$238,000 00
United States 4 p. c. funded loan, 1907, reg	100,000 00	121,000 00
United States 4 p. c. funded loan, 1907, reg	50,000 00	60,500 00
United States 4 p. c. funded loan, 1907, reg	25,000 00	30,250 00
United States 4 p. c. funded loan, 1907, reg	50,000 00	60,500 00
United States 4. p. c. funded loan, 1907, reg	170,150 00	202,478 50
City of Boston bonds, 1893	52,500 00	53,025 00
City of Boston bonds, 1899	77,000 00	79,310 00
City of St. Louis bonds, 1893	40,000 00	41,400 00
Massachusetts State bonds, 1891 and 1900, ($10,000 1891; $25,000 1900)	35,000 00	38,300 00
City of Providence bonds, 1895	52,500 00	53,025 00
City of St. Paul bonds, 1919	50,000 00	53,000 00
City of Minneapolis bonds, 1919	100,000 00	101,500 00
	$1,002,150 00	$1,132,288 50

Total amount at risk 31st December, 1890 ..... $144,560,566 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,382,208 16
Premiums received	16,393 94
Losses paid	9,823 21
Losses incurred	10,250 55

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LONDON AND EDINBURGH.

Commenced business 1866.

SAM. P. BLAGDEN, *Manager*, H. M. JACKSON, *Secretary*.

PRINCIPAL OFFICE, NO. 54 WILLIAM STREET, NEW YORK.

Attorney to accept service in Maryland..... .....M. O. SELDEN.

General Agent in Maryland.....M. O. SELDEN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value.....	$2,683,835 00	
Interest due and accrued.....	47,586 00	
Cash in company's office and in bank.....	138,878 63	
Premiums in course of collection.....	284,604 36	
Bills receivable taken for premiums.....	100 00	
All other assets as per detailed statement.....	9,233 63	
Total admitted assets.....		$3,164,237 62

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$269,348 00	
Liabilities in said States.....	159,022 10	
Surplus over said liabilities.....	$110,325 90	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 172,459 24	
Re-insurance reserve required by law.....	1,465,573 32	
All other liabilities as per detailed statement on file.....	5,756 82	
Gross liabilities.....		$1,643,789 38
Surplus as regards policy-holders in the United States.....		$1,520,448 24
Surplus in United States, including surplus of assets not admitted in this State.....		$1,630,774 14

INCOME DURING YEAR.

Cash premiums received.....	$2,092,754 37	
Interest on loans and dividends.....	141,458 46	
Actual cash income.....		$2,234,212 83

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,219,219 52	
Commissions and brokerage	352,782 69	
Salaries and fees	265,557 72	
Taxes paid	54,153 89	
All other payments and expenses	70,968 09	
Actual cash expenditures		$1,962,681 91

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4s, 1907, reg	$500,000 00	$607,500 00
United States currency, 6s, 1899, reg	100,000 00	122,000 00
United Utates currency, 6s, 1898, reg	137,000 00	163,030 00
United States currency, 6s, 1897, reg	35,000 00	40,600 00
United States currency, 6s, 1896, reg	30,000 00	33,900 00
United States currency, 6s, 1895, reg	18,000 00	19,800 00
N. Y. Cent. and Hud. River R. R. Co. 1st mtg. 7 per cent. bonds, 1903, reg	500,000 00	655,000 00
West Shore R.R. Co. 1st mtg. gtd. 4s, 2361, reg.	400,000 00	408,000 00
N. Y., Lackawanna and W. R. R. Co. 1st mtg. 6s, 1921, reg	100,000 00	132,000 00
Del. and Hudson Canal Co. Penn. Div. 1st mtg. 7s, 1917, reg	61,000 00	87,230 00
St. Paul and Northern Pacific R. R. Co. gen. mtg. gold 6s, 1923, reg	50,000 00	61,000 00
Chic. and N. W. R. R. Co. consol. sinking fund mtg. 7s, 1915, reg	130,000 00	180,700 00
Chic. and N. W. R. R. Co. consol. sinking fund mtg. 7s, 1915, coupons	26,000 00	36,140 00
Baltimore & Ohio R.R. Co. gold, 5s, 1925, reg	158,000 00	167,480 00
Baltimore & Ohio R R. Co. gold, 5s, 1925, coup.	42,000 00	44,520 00
City of Boston, Stony Brook Imp. scrip, 4s, 1917, reg	80,000 00	88,000 00
N. Y. County 7 per cent. Assessment Fund stk. 1903, reg	22,000 00	29,480 00
N. Y. City 7 per cent. City Parks Improvement Fund stock, 1902, reg	5,000 00	6,575 00
N. Y. City 7 per cent. Croton Water Main stk. 1900, reg	10,000 00	12,650 00
N. Y. County 7 per cent. Soldiers' Bounty Fund bond No. 3, 1896, reg	9,000 00	10,340 00
N. Y. City 7 per cent. consol. stock, 1894, reg.	3,000 00	3,270 00
S. C. consol. 6s, Brown bonds, 1893, coupons	12,500 00	12,500 00
Alabama class "A" coupon bonds, 1906	10,000 00	10,300 00
Tennessee Settlement 6s, coupon bonds, 1913	1,100 00	1,155 00
Virginia reg. 10—40 bonds, 1919	46,300 00	18,520 00
Virginia deferred certificates	18,666 67	1,493 00
	$2,504,566 67	$2,953,183 00

Total amount at risk 31st December, 1890.....$285,686,603 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890.....	$3,005,656 00
Premiums received.....	19,700 74
Losses paid.....	18,991 97
Losses incurred.....	19,469 21

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

NORWICH UNION FIRE INS. SOCIETY OF NORWICH, ENG,

Commenced business 1879.

J. MONTGOMERY HARE, *Resident Manager.*

PRINCIPAL OFFICE, NOS. 59 AND 61 WALL ST., NEW YORK.

Attorney to accept service in Maryland.....M. WARNER HEWES,

General Agents in Maryland.....M. WARNER HEWES & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$ 40,000 00	
Stocks and bonds owned by the company.—market value.....	1,291,621 21	
Interest due and accrued.....	11,665 47	
Cash in company's office and in bank.....	103,892 13	
Premiums in course of collection.....	95,228 11	
All other assets as per detailed statement....	455 40	
Total admitted assets.....		$1,542,862 32

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$248,430 00	
Liabilities in said States.....	109,239 78	
Surplus over said liabilities.....	$139,190 22	
Salvage.....	$ 1,291 74	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 93,073 74	
Re-insurance reserve required by law.....	774,787 61	
All other liabilities as per detailed statement on file.....	21,004 53	
Gross liabilities.....		$888,865 88
Surplus as regards policy-holders in the United States.....		$653,996 44
Surplus in United States including surplus and other assets not admitted in this State.....		$794,478 40

INCOME DURING YEAR.

Cash premiums received	$1,223,029 08	
Interest on loans and dividends	64,231 09	
Actual cash income		$1,287,260 17

EXPENDITURES DURING YEAR.

Amount paid for losses	$630,525 73	
Commissions and brokerage	217,580 40	
Salaries and fees	83,312 42	
Taxes paid	14,343 42	
All other payments and expenses	93,226 28	
Actual cash expenditures		$1,038,988 25

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States registered bonds	$508,000 00	$617,220 00
New York Cen. and Hud. Riv. R.R. reg. bonds	75,000 00	94,875 00
Chi., Bur. and Quincy R. R. reg. bonds	100,000 00	88,000 00
Chi., Rock Island and Pac. R. R. reg. bonds	90,000 00	87,750 00
Pennsylvania Co.'s R. R. bonds	150,000 00	157,500 00
New York, Chi. and St. Louis R. R. reg. bonds	100,000 00	91,000 00
West Shore R. R. reg. bonds	40,000 00	40,100 00
Richmond City, Va., reg. bonds	50,000 00	54,250 00
Penna. Equipment Trust reg. certificates	52,000 00	50,482 05
Lake Shore and Mich. South'n R. R. reg. bonds	118,000 00	143,960 00
Lehigh and Wilkesbarre Coal Co. reg. bonds	8,000 00	8,880 00
Water Loan stock of the City of New York, reg.	100,000 00	106,034 16
	$1,391,000 00	$1,540,051 21

Total amount at risk 31st December, 1890 ..... $162,364,360 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$1,652,665 00
Premiums received	13,359 64
Losses paid	5,224 27
Losses incurred	5,115 34

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

PHŒNIX ASSURANCE COMPANY OF LONDON, ENGLAND,

Commenced business 1879.

A. D. IRVING, *Manager.* E. B. CLARK, *Assistant Manager,*

PRINCIPAL OFFICE, No. 67 WALL ST., NEW YORK.

Attorney to accept service in Maryland.....R. C. LUCKETT.

General Agents in Maryland....R. C. LUCKETT & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$1,219,675 00	
Interest due and accrued	8,980 00	
Cash in company's office and in bank	427,246 55	
Premiums in course of collection	201,951 11	
Total admitted assets		$1,857,852 66

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$238,875 00	
Liabilities in said States	127,072 19	
Surplus over said liabilities	$111,802 81	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 198,846 00	
Re-insurance reserve required by law	1,217,315 67	
All other liabilities as per detailed statement on file	62,092 04	
Gross liabilities		$1,478,253 71
Surplus as regards policy-holders in the United States		$379,598 95
Surplus in United States, including surplus of assets not admitted in this State		$491,401 76

INCOME DURING YEAR.

Cash premiums received	$1,784,705 70	
Interest on loans and dividends	56,920 00	
Actual cash income		$1,841,625 70

EXPENDITURES DURING YEAR.

Amount paid for losses	$901,891 17	
Commissions and brokerage	321,854 54	
Salaries and fees	78,044 29	
Taxes paid	53,926 02	
All other payments and expenses	135,393 28	
Actual cash expenditures		$1,491,109 30

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 per cent. reg. bonds	$703,000 00	$861,175 00
United States 4 per cent. reg. bonds	195,000 00	238,875 00
United States 4 per cent. reg. bonds	300,000 00	358,500 00
	$1,198,000 00	$1,458,550 00

Total amount at risk 31st December, 1890 ..... $270,089,587 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$3,478,432 34
Premiums received	28,011 65
Losses paid	26,029 85
Losses incurred	25,938 00

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

QUEEN INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Commenced business 1866.

JAMES A. MACDONALD, *Manager.*

PRINCIPAL OFFICE, No. 60 WALL ST., NEW YORK.

Attorney to accept service in Maryland.....CHARLES KRAFT.

General Agents in Maryland..WILLIAMS, KRAFT & THOMPSON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 30,000 00	
Stocks and bonds owned by the company—market value	1,688,165 82	
Cash in company's office and in bank	395,511 90	
Premiums in course of collection	33,571 34	
Total admitted assets		$2,147,249 06

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$306,250 00	
Liabilities in said States	159,053 24	
Surplus over said liabilities	$147,196 76	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 135,834 83	
Re-insurance reserve required by law	1,103,943 51	
All other liabilities as per detailed statement on file	14,773 57	
Gross liabilities		$1,254,551 91
Surplus as regards policy-holders in the United States		$892,697 15
Surplus in the United States, including surplus of assets not admitted in this State		$1,039,893 91

INCOME DURING YEAR.

Cash premiums received	$1,576,807 34	
Interest on loans and dividends	91,927 53	
From other sources	1,708 33	
Actual cash income		$1,670,443 20

EXPENDITURES DURING YEAR.

Amount paid for losses	$912,945 27	
Commissions and brokerage	238,595 90	
Salaries and fees	111,396 53	
Taxes paid	42,721 34	
All other payments and expenses	98,458 66	
Actual cash expenditures		$1,404,117 70

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States, 1907, 4 per cent. bonds	$265,000 00	$324,625 00
N. Y., Lack. and West. 1st mtg. 6 p. c. R.R. bds.	100,000 00	130,000 00
N. Y., Lack. and West. 2d mtg. 5 p. c. R. R. bds.	100,000 00	107,500 00
Chi. and So. West. 1st mtg. 7 p. c. R. R. bonds	10,000 00	12,016 66
North Wisconsin 1st mtg. 6 p. c. R. R. bonds.	30,000 00	38,100 00
Chi., Bur. and Quincy 1st mtg. 7 p. c. R. R. bds.	25,000 00	31,125 00
Chi., Bur. and Quincy (Iowa Div.) sinking fund 4 per cent. R. R. bonds	15,000 00	13,800 00
Chi., R. I. and Pac. 1st mtg. 6 p. c. R. R. bonds	5,000 00	6,200 00
Chi., R. I. and Pac. 1st mtg. 5 p. c. R. R. bonds	30,000 00	29,400 00
Fremont, Elkhorn and Mo. 1st mtg. 6 p. c. R. R. bonds	10,000 00	12,100 00
Chi., Mil. and St. Paul (Dubuque Div.) 1st mtg. 6 per cent. R. R. bonds	10,000 00	11,300 00
Chi., Mil. and St. Paul (Chi. and Pac. W. Div.) 1st mtg. 5 per cent. R. R. bonds	18,000 00	19,080 00
Chi., Mil. and St. Paul (Wis. and Minn. Div.) 1st mtg. 5 per cent. R. R. bonds	33,000 00	33,495 00
Chi., Mil. and St. Paul (Chi. and Mo. Div.) 1st mtg. 5 per cent. R. R. bonds	30,000 00	29,250 00
Chi., Mil. and St. Paul (Hastings and Dakota Div.) 1st mtg. 7 per cent. R. R. bonds	15,000 00	18,450 00
Chi. and North Western Sinking Fund 5 p. c. R. R. bonds	50,000 00	52,500 00
Balto. and Ohio, Loan 1885, 5 p. c. R. R. bonds	10,000 00	10,600 00
Penna. Company, gen. mtg., 4½ p. c. R. R. bds.	50,000 00	53,500 00
Morris and Essex 1st con. mtg. 7 p. c. R R. bds.	110,000 00	143,550 00
Mich. Cen. 1st mtg. 5 p. c. R. R. bonds	20,000 00	22,700 00
Mich. Cen. 1st con. mtg. 5 p. c. R. R. bonds	23,000 00	24,035 00
West Shore 1st mtg. 4 per cent. R. R. bonds	100,000 00	102,000 00
Cen. R. R. of N. J., gen. mtg. 5 p. c. R. R. bds.	80,000 00	87,400 00
Lake Shore & Mich. So. 2d mtg. 7 p. c. R.R. bds.	50,000 00	61,000 00
N. Pac. 1st Land Grant 6 p. c. R. R. bonds	48,000 00	55,320 00
Canada Southern, 1st mtg. 5 p. c. R. R. bonds.	25,000 00	26,562 50
Chi., St. Paul, Minn. and Omaha con. mtg. 6 per cent. R. R. bonds	25,000 00	28,937 50
Albany and Susqueh'a 1st mtg. 6 p. c. R.R. bds.	25,000 00	29,312 50

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Detroit and Bay City 1st mtg. 8 p. c. R. R. bds.	$ 20,000 00	$ 26,166 66
Louisv'e and Nashv'e 1st mtg. 7 p. c. R. R. bds.	15,000 00	16,800 00
Evansv'e and Indianapolis 1st mtg. 6 p. c. R. R. bonds	25,000 00	27,250 00
New York City Water stock, 3 p. c. bonds	100,000 00	103,000 00
New York Consolidated Dock, 3 p. c. bonds	100,000 00	104,000 00
Consolidated Gas Co. of N. Y., 5 p. c. deb. bds.	20,000 00	22,000 00
Farmers Loan and Trust Co. stock	10,000 00	75,000 00
Allegheny Val. R. R. 1st mtg. 7 p. c. R. R. bds.	20,000 00	25,000 00
Lake Shore 2d mtge. 7 p. c. R. R. bonds	15,000 00	18,300 00
Illinois Central (gold) 4 p. c. R. R. bonds	23,000 00	22,540 00
Ohio and Miss. Equip. Trust, 6 p. c. R. R. bds.	10,000 00	10,000 00
Chi., Mil. and St. Paul con. mtg. 7 p. c. R. R. bds.	25,000 00	30,500 00
	$1,695,000 00	$1,994,415 82

Total amount at risk 31st December, 1890 ..... $221,607,363 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$2,348,636 00
Premiums received	15,045 50
Losses paid	13,078 17
Losses incurred	13,078 17

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

ROYAL INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

Commenced business 1851.

R. EMORY WARFIELD, *Manager for Maryland, Va., N. Carolina and D. C.*

PRINCIPAL OFFICE, No. 15 SOUTH ST., BALTIMORE, MD.

Attorney to accept service in Maryland ..... R. EMORY WARFIELD.

General Agent in Maryland ..... R. EMORY WARFIELD.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,818,200 10	
Stocks and bonds owned by the company—market value	2,705,730 00	
Loans on collaterals	85,000 00	
Interest due and accrued	5,611 66	
Cash in company's office and in bank	584,667 17	
Premiums in course of collection	472,471 41	
Bills receivable taken for premiums	4,300 70	
All other assets as per detailed statement	21,049 28	
Total admitted assets		$5,697,030 32

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$276,750 00	

Liabilities.

Losses reported, adjusted and unpaid	$ 445,512 08	
Re-insurance reserve required by law	3,134,975 91	
All other liabilities as per detailed statement on file	209,988 23	
Gross liabilities		$3,790,476 22
Surplus as regards policy-holders in the United States		$1,906,554 10
Surplus in the United States, including assets not admitted in this State		$2,183,304 10

Income During Year.

Cash premiums received	$3,574,840 08	
Interest on loans and dividends	119,329 44	
From other sources	70,379 27	
Actual cash income		$3,764,548 79

Expenditures During Year.

Amount paid for losses	$1,832,072 71	
Commissions and brokerage	647,920 19	
Salaries and fees	170,903 53	
Taxes paid	74,660 91	
All other payments and expenses	269,382 38	
Actual cash expenditures		$2,994,939 72

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent. registered bonds	$560,000 00	$683,200 00
Illinois C. R. R. Co., 1st mtg. 4 per cent. bonds	100,000 00	105,000 00
Albany & Susquehanna R. R. Co., 1st mtg. 6 per cent. bonds	100,000 00	122,000 00
N. Y. Central & Hudson River R. R. Co., 1st mortgage 7 per cent. bonds	100,000 00	131,000 00
Milwaukee & St. Paul R. W. Co., 1st mtg. 7 per cent. bonds	100,000 00	123,500 00
Delaware and Hudson Canal Co., 1st mortg. 7 per cent. bonds	40,000 00	57,200 00
New York, Lackawanna and Western R. R. Co., 1st mortgage 6 per cent. bonds	100,000 00	131,000 00
New York and Harlem R. R. Co., 1st mortg. 7 per cent. bonds	110,000 00	136,400 00
Chicago and Northwestern R. R. Co., 1st mtg. 7 per cent. bonds	100,000 00	140,000 00
West Shore R. R. Co., 1st mtg. 4 per cent. bds.	100,000 00	102,000 00

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Chicago, Rock Island and Pacific R. R. Co., 1st mortgage 6 per cent. bonds	$100,000 00	$128,000 00
Brooklyn and Montauk R. R. Co., 1st mortg. 5 per cent. bonds	25,000 00	27,000 00
Syracuse, Binghamton and N. Y. R. R. Co., 1st mortgage 7 per cent. bonds	50,000 00	68,000 00
Morris and Essex R. R. Co., 1st mortgage 7 per cent. bonds	16,000 00	22,720 00
St. Paul, Minneapolis and Manitoba R. R. Co., 1st mortgage 6 per cent. bonds	50,000 00	59,000 00
Pittsburgh, Fort Wayne & Chicago R. R. Co., 7 per cent. bonds	14,000 00	20,160 00
Chi., Bur. & Quincy R. R. Co. 1st m. 7 p. c. bds.	50,000 00	63,000 00
Cincinnati, Ind., St. Louis and Chicago R. R. Co., 1st mortgage 4 per cent. bonds	100,000 00	101,000 00
Michigan Central, Detroit and Bay City R. R. Co., 1st mortgage 5 per cent. bonds	62,000 00	70,370 00
Michigan Central R. R. Co., 1st mortgage 7 per cent. bonds	8,000 00	9,920 00
Rome, Watertown and Ogdensburgh R. R. Co., 1st mortgage 5 per cent. bonds	25,000 00	26,500 00
New York, Chicago and St. Louis R. R. Co., 1st mortgage 4 per cent. bonds	100,000 00	94,000 00
Central R. R. Co., of New Jersey, 1st mortg. 5 per cent. bonds	100,000 00	110,500 00
Lehigh Valley Railway Co., 1st mortgage 4½ per cent. bonds	150,000 00	156,750 00
United N. J. R. R. and Canal Co., 1st mortg. 4 per cent. bonds	200,000 00	218 000 00
Chicago, Milwaukee and St. Paul R. R. Co., 1st mortgage 7 per cent	62,000 00	76,260 00
	$2,522,000 00	$2,982,480 00

Total amount at risk 31st December, 1890 ..... $608,303,422 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$9,224,949 00
Premiums received	65,181 14
Losses paid	53,310 51
Losses incurred	53,703 21

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY OF EDINBURGH, SCOTLAND.

Commenced business 1880.

M. BENNETT JR., *Manager.* JAS. H. BREWSTER, *Asst. Manager.*

PRINCIPAL OFFICE NO. 223 ASYLUM STREET, HARTFORD, CONN.

Attorney to accept service in Maryland.....R. C. LUCKETT.

General Agents in Maryland..R. C. LUCKETT & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$919,800 00	
Stocks and bonds owned by the company—market value.....	401,844 51	
Interest due and accrued.....	20,578 57	
Cash in company's office and in bank.....	131,350 67	
Premiums in course of collection.....	92,956 14	
All other assets as per detailed statement....	1,702 61	
Total admitted assets.....		$1,568,232 50

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value.....	$327,000 00	
Liabilities in said States.....	142,421 09	
Surplus over said liabilities.....	$184,578 91	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 62,960 20	
Re-insurance reserve required by law.....	251,737 53	
All other liabilities as per detailed statement on file.....	30,337 23	
Gross liabilities.....		$345,034 96
Surplus as regards policy-holders in the United States.....		$1,223,197 54
Surplus in United States, including surplus of assets not admitted in this State.....		$1,407,776 45

INCOME DURING YEAR.

Cash premiums received.....	$600,083 26	
Interest on mortgages.....	46,295 03	
Interest on loans and dividends.....	22,012 74	
Actual cash income.....		$668,391 03

Expenditures During Year.

Amount paid for losses	$256,763 65	
Commissions and brokerage	101,234 05	
Salaries and fees	29,811 53	
Taxes paid	18,306 75	
All other payments and expenses	33,347 55	
Actual cash expenditures		$439,463 53

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States reg. 4 per cent. bonds	$ 50,000 00	$ 61,000 00
County of Middlesex debentures	50,000 00	55,000 00
City of Toronto bonds	50'000 00	52,000 00
Ontario Railway subsidy bonds	51,912 00	36,844 51
Canada 4 per cent. Inscribed stock	97,333 33	110,000 00
City of Richmond bonds	25,000 00	25,250 00
Funded Debt of Ohio bonds	100,000 00	105,000 00
Georgia State bonds	25'000 00	25,750 00
Freehold Loan and Savings Co. debenture	25,000 00	25,000 00
New York City 3 per cent. bonds	200,000 00	208,000 00
Land Security Co. debentures	25,000 00	25,000 00
	$699,245 33	$728,844 51

Total amount at risk 31st December, 1890 ..... $72,230,274 00

Business in Maryland in 1890.

Fire risks written in 1890	$1,160,700 00
Premiums received	12,004 13
Losses paid	8,721 60
Losses incurred	2,907 29

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

SEA INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

PERCY CHUBB, *Attorney.*

PRINCIPAL OFFICE, NO. 77 BEAVER STREET, NEW YORK.

Attorney to accept service in Maryland..... F. Roos.

General Agent in Maryland.....F. Roos.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value.....	$242,000 00	
Cash in company's office and in bank..... ..	5,230 20	
Premiums in course of collection.....	71,337 51	
All other assets as per detailed statement	3,029 00	
Total admitted assets.....		$321,596 71

LIABILITIES.

Losses reported, adjusted and unpaid.....	$52,500 00	
Re-insurance reserve required by law.....	45,045 66	
All other liabilities as per detailed statement on file.....	20,410 93	
Gross liabilities.....		$117,956 59
Surplus as regards policy-holders in the United States.....		$203,640 12

INCOME DURING YEAR.

Cash premiums received.....	$295,994 16	
Interest on loans and dividends.....	12,000 00	
Actual cash income.....		$307,994 16

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$212,710 98	
Commissions and brokerage..	28,646 09	
Salaries and fees.....	4 826 73	
Taxes paid.....	7,585 87	
Actual cash expenditures.....		$253,769 67

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 per cent. registered bonds.....	$200,000 00	$242,000 00

Total amount at risk 31st December, 1890	$7,160,715 00

BUSINESS IN MARYLAND IN 1890.

Marine and Inland risks written in 1890	$516,903 00
Premiums received	3,730 47
Losses paid	4,986 18
Losses incurred	128 18

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

SUN FIRE OFFICE OF LONDON, ENGLAND.

Commenced business 1882.

J. J. GUILE ..... *Manager.*

PRINCIPAL OFFICE, No. 54 PINE ST., NEW YORK.

Attorney to accept service in Maryland ..... WM. J. DONNELLY.

General Agents in Maryland.... MAURY & DONNELLY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$210,000 00	
Loans on mortgage of real estate	496,000 00	
Stocks and bonds owned by the company—market value	834,280 00	
Interest due and accrued	26,231 80	
Cash in company's office and in bank	170,059 94	
Premiums in course of collection	321,053 18	
All other assets as per detailed statement	1,750 00	
Total admitted assets		$2,059,374 92

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$163,350 00
Liabilities in said States	97,284 71
Surplus over said liabilities	$66,065 29

LIABILITIES.

Losses reported adjusted, and unpaid	$ 148,109 65	
Re-insurance reserve required by law	1,055,070 34	
All other liabilities as per detailed statement on file	72,886 51	
Gross liabilities		$1,276,066 50
Surplus as regards policy-holders in the United States		$783,308 42
Surplus in United States, including surplus of assets not admitted in this State		$849,373 71

INCOME DURING YEAR.

Cash premiums received	$1,455,217 81	
Interest on mortgages	35,158 22	
Interest on loans and dividends	25,734 95	
From other sources	4,856 09	
Actual cash income		$1,520,967 07

EXPENDITURES DURING YEAR.

Amount paid for losses	$765,351 28	
Commissions and brokerage	253,635 60	
Salaries and fees	64,154 07	
Taxes paid	30,805 46	
All other payments and expenses	129,593 06	
Actual cash expenditures		$1,243,539 47

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 per cent. reg. bonds of 1907	$204,000 00	$246,840 00
United States 6 per cent. reg. bonds of 1899	300,000 00	363,000 00
City of New York 3 per cent. bonds	204,000 00	216,240 00
City of Brooklyn 3 per cent. bonds	80,000 00	84,000 00
Savannah and Western R. R. 5 per cent. bds.	25,000 00	22,000 00
Central R. R. of New Jersey 5 per cent. bds.	25,000 00	27,250 00
St. Paul & Lake Superior R'y 5 per cent. bds.	15,000 00	15,300 00
New York, Ont., and Western R. R. 5 per cent. bonds	25,000 00	23,000 00
	$878,000 00	$997,630 00

Total amount at risk 31st December, 1890 ..... $215,966,503 00

BUSINESS IN MARYLAND IN 1890.

Fire risks written in 1890	$4,103,300 00
Premiums received	27,081 59
Losses paid	20,300 21
Losses incurred	13,941 05

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIM.) OF LIVERPOOL, ENG.

Commenced business 1880.

A. J. MACDONALD..... ...*Manager.*

PRINCIPAL OFFICE, NO. 69 WALL STREET, NEW YORK.

Attorney to accept service in Maryland.....GEORGE F. PATTERSON.

General Agents in Maryland.....PATTERSON, RAMSAY & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$464,500 00	
Cash in company's office and in bank	13,241 36	
Premiums in course of collection	18,364 43	
All other assets as per detailed statement	482 86	
Total admitted assets		$496,588 65

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value	$91,125 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$35,714 00	
Re-insurance reserve required by law	20,629 00	
All other liabilities as per detailed statement on file	2,599 04	
Gross liabilities		$53,942 04
Surplus as regards policy-holders in the United States		$442,646 61
Surplus in the United States, including assets not admitted in this State		$533,771 61

INCOME DURING YEAR.

Cash premiums received	$198,000 05	
Interest on loans and dividends	22,000 00	
Actual cash income		$220,000 05

EXPENDITURES DURING YEAR.

Amount paid for losses	$65,582 03	
Commissions and brokerage	15,099 61	
Salaries and fees	15,675 96	
Taxes paid	9,127 37	
All other payments and expenses	15,534 71	
Actual cash expenditures		$121,019 68

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States registered 4 per cent. bonds.....	$375,000 00	$455,625 00
Chicago and Northwestern Railway Co. gen. consol. 7 per cent. gold bonds.....	80,000 00	100,000 00
	$455,000 00	$555,625 00

Total amount at risk 31st December, 1890.....$ 2,373,333 00

BUSINESS IN MARYLAND IN 1890.

Marine and inland risks written in 1890.....	$ 3,838,729 00
Premiums received.....	12,494 00
Losses paid.....	none
Losses incurred.....	none

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

TRANSATLANTIC INSURANCE CO. OF HAMBURG, GERMANY.

Commenced business 1877.

E. HARBERS, *Manager.* HARRO IHNEN, *Ass't Manager.*

PRINCIPAL OFFICE, NO. 54 PINE STREET, NEW YORK.

Attorney to accept service in Maryland.....C. H. RIPPELMEYER.

General Agent in Maryland.....C. H. RIPPELMEYER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value.....	$400,440 00	
Loans on collaterals.....	50,000 00	
Cash in company's office and in bank.....	54,933 23	
Premiums in course of collection.....	29,422 49	
Total admitted assets.....		$534,795 72

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 27,998 64	
Re-insurance reserve required by law.....	171,767 12	
All other liabilities as per detailed statement on file.....	3,788 72	
Gross liabilities.....		$203,554 48
Surplus as regards policy-holders in the United States.....		$331,241 24

INCOME DURING YEAR.

Cash premiums received.....	$263,874 30	
Interest on loans and dividends.....	17,248 14	
Actual cash income.....		$281,122 44

Expenditures During Year.

Amount paid for losses	$140,881 36	
Commissions and brokerage	67,978 37	
Salaries and fees	16,887 58	
Taxes paid	5,190 95	
All other payments and expenses	16,996 72	
Actual cash expenditures		$247,934 98

Stocks and Bonds in Statement.

	Par Value.	Market Value.
New York City 3 per cent. bonds	$262,000 00	$273,790 00
W. U. Tel. Co. 5 per cent. col. trust bonds	10,000 00	10,000 00
Penna. Co. 4½ per cent. reg. bonds	10,000 00	10,500 00
West Shore guar. 4 per cent. reg. bonds	10,000 00	10,200 00
Phila., and Reading gen. mtg. 4 per cent. bds	10,000 00	8,025 00
St. Louis and San Francisco 1st mtg. 5 per ct. trust bonds	10,000 00	9,100 00
Chi., R. I. and Pac 1st mtg. reg. 5 p. c. bonds.	10,000 00	9,975 00
Atlantic and Pac. guar. 4½ per cent. bonds	10,000 00	7,375 00
Northern Pac. 1st mtg. 6 per cent. bonds	10,000 00	11,575 00
Illinois Central R. R. 4 p. c. bonds, 1952	10,000 00	10,000 00
St. Paul, Minn. and Man. 4½ per cent. bonds	10,000 00	10,000 00
City of Richmond 4 per cent. bonds	10,000 00	10,000 00
Penna. Equipment Trust bonds 4 per cent	10,000 00	10,000 00
Western N. Y. and Penna. R. R. Co. 1st mtg. 5 per cent. bonds	10,000 00	9,900 00
	$392,000 00	$400,440 00

Total amount at risk 31st December, 1890 ..... $32,571,974 00

Business in Maryland in 1890.

Fire risks written in 1890	$429,902 00
Premiums received	2,662 75
Losses paid	5,931 54
Losses incurred	5,931 54

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

UNION ASSURANCE SOCIETY OF LONDON, ENG.

HALL & HENSHAW, *Managers.*

PRINCIPAL OFFICE, No. 54 WILLIAM STREET, NEW YORK.

Attorney to accept service in Maryland..... J. SAVAGE WILLIAMS.

General Agent in Maryland....J. SAVAGE WILLIAMS.

SUMMARY OF ASSETS 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$556,119 58	
Cash in company's office and in bank	1,761 72	
Premiums in course of collection	2,314 81	
Total admitted assets		$560,196 11

LIABILITIES.

Re-insurance reserve required by law	$27,377 86	
All other liabilities as per detailed statement on file	1,905 36	
Gross liabilities		$29,283 22
Surplus as regards policy-holders in the United States		$530,912 89

INCOME DURING YEAR.

Cash premiums received	$39,259 09	
Actual cash income		$39,259 09

EXPENDITURES DURING YEAR.

Amount paid for losses	$12,490 46	
Commissions and brokerage	10,903 73	
All other payments and expenses	8,343 61	
Actual cash expenditures		$31,737 80

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States 4 p. c. funded loan, 1907, reg.	$200,000 00	$242,468 75
N. J. Central R. R. bonds, 5s	2,000 00	2,197 50
N. J. Central R. R. bonds, 5s	8,000 00	8,810 00
West Shore R. R. bonds, 4s	20,000 00	20,525 00
West Shore R. R. bonds, 4s	20,000 00	20,525 00
C. B. & Q. R. R. bonds, Neb. Extension, 4s	40,000 00	34,550 00
Penn. R. R. bonds, 4½s	35,000 00	37,231 25

STOCKS AND BONDS IN STATEMENT—continued.

	Par Value.	Market Value.
Massachusetts 3s, of 1930	$50,000 00	$53,000 00
N. J. Central R. R. bonds, 5s	25,000 00	27,656 25
Boston 5s	50,000 00	61,208 33
Beech Creek R. R. bonds, guaranteed by N. Y. Cent. and Hudson River R. R. Co.	5,000 00	47,947 50
Beech Creek R. R. bonds, guaranteed by N. Y. Cent. and Hudson River R. R. Co.	13,000 00	
Beech Creek R. R. bonds, guaranteed by N. Y. Cent. and Hudson River R. R. Co.	32,000 00	
	$500,000 00	$556,119 58

Total amount at risk 31st December, 1890 ..... $3,715,391 00

Sworn Statement, filed in this Department of the

UNITED STATES BRANCH OF THE

UNION MARINE INSURANCE CO., (LIM.) OF LIVERPOOL, ENG.

Commenced business 1880.

JAMES A. WHITLOCK, *Attorney.*

PRINCIPAL OFFICE, No. 51 WALL ST., NEW YORK.

Attorneys to accept service in Maryland.....C. M. STEWART & CO.

General Agents in Maryland....C. M. STEWART & CO.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$327,888 28	
Interest due and accrued	2,213 49	
Cash in company's office and in bank	44,582 27	
Premiums in course of collection	73,614 33	
All other assets as per detailed statement	3,445 27	
Total admitted assets		$451,743 64

LIABILITIES.

Losses reported, adjusted and unpaid	$28,331 43	
Re-insurance reserve required by law	43,507 04	
All other liabilities as per detailed statement on file	31,409 29	
Gross liabilities		$103,247 76
Surplus as regards policy-holders in the United States		$348,495 88

INCOME DURING YEAR.

Cash premiums received	$311,274 72	
Interest on loans and dividends	14,151 72	
Re-insurance collected on losses paid by home office	151,833 48	
Remittances from home office	20,258 34	
From other sources	744 07	
Actual cash income		$498,262 33

EXPENDITURES DURING YEAR.

Amount paid for losses	$137,086 95	
Commissions and brokerage	33,116 53	
Salaries and fees	4,700 00	
Taxes paid	8,757 17	
Sent to home office during the year	279,775 00	
All other payments and expenses	9,070 34	
Actual cash expenditures		$472,505 99

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
City of New York additional water stock 3 per cent. bonds	$200,000 00	$209,000 00
Eastern R. R. Sterling 6's	38,445 35	47,287 78
Eastern R. R. Sterling 6's	30,000 00	36,600 00
Boston and Lowell R. R. 6's	11,000 00	12,100 00
Boston and Lowell R. R. 5's	3,000 00	3,240 00
Boston and Albany R. R. 6's	4,000 00	4,370 00
Boston and Maine R. R. 7's	6,000 00	6,525 00
Old Colony R. R. 7's	1,000 00	1,090 00
Old Colony R. R. 6's	3,000 00	3,277 50
Old Colony R. R. 6's	3,000 00	3,333 00
Old Colony R. R. 4½'s	1,000 00	1,065 00
	$300,445 35	$327,888,28

Total amount at risk 31st December, 1890 ..... $4,377,824 00

BUSINESS IN MARYLAND IN 1890.

Marine and inland risks written in 1890	$6,966,013 00
Premiums received	35,866 96
Losses paid	2,584 06

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

WESTERN ASSURANCE COMPANY OF TORONTO, CANADA.

Commenced business 1851.

J. J. KENNY, *Managing Director.*

PRINCIPAL OFFICE, No. 22 WELLINGTON ST., TORONTO.

Attorney to accept service in Maryland ..... J. S. MAURY.

General Agents in Maryland.... MAURY & DONNELLY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company—market value	$637,997 50	
Cash in company's office and in bank	138,263 00	
Premiums in course of collection	134,593 67	
Bills receivable taken for premiums	30,933 93	
Total admitted assets		$941,788 10

Assets not Admitted in Maryland.

Deposits in various States for the protection of policy-holders in such States—market value	$170,325 00	
Liabilities in said States	64,141 29	
Surplus over said liabilities	$106,183 71	

Liabilities.

Losses reported, adjusted and unpaid	$ 83,017 25	
Re-insurance reserve required by law	471,176 97	
All other liabilities as per detailed statement on file	17,297 86	
Gross liabilities		$571,492 08
Surplus as regards policy-holders in the United States		$370,296 02
Surplus in the United States, including surplus of assets not admitted in this State		$476,479 73

Income During Year.

Cash premiums received	$1,209,203 21	
Interest on loans and dividends	34,329 08	
Actual cash income		$1,243,532 29

Expenditures During Year.

Amount paid for losses	$755,032 97	
Commissions and brokerage	225,882 60	
Salaries and fees	27,200 00	
Taxes paid	27,981 13	
All other payments and expenses	88,061 28	
Actual cash expenditures		$1,124,157 98

Stocks and Bonds in Statement.

	Par Value.	Market Value.
United States 4 per cent. registered bonds	$241,000 00	$289,200 00
Ohio State stock 3 per cent	100,000 00	102,500 00
Georgia State bonds 4½ per cent	25,000 00	26,625 00
City of Richmond, Va., bonds 4 per cent	40,000 00	41,200 00
Dominion of Canada stock, 4 per cent	201,350 00	211,417 50
Canadian Bank of Commerce stock	40,000 00	50,000 00
Imperial Loan and Investment Co., stock	25,000 00	30,250 00
Dominion Savings and Investment Co., stock	15,000 00	12,600 00
Canada Permanent Loan and Savings Co., stk	3,500 00	6,895 00
Freehold Loan and Savings Co., stock	9,500 00	12,635 00
Toronto Real Estate Investment Co., stock	20,000 00	25,000 00
	$720,350 00	$808,322 50

Total amount at risk 31st December, 1890 ..... $77,407,486 00

Business in Maryland in 1890.

Fire, marine and inland risks written in 1890	$7,982,702 00
Premiums received	91,127 04
Losses paid	64,472 62
Losses incurred	69,081 79

Abstracts E.

Maryland Life Insurance Companies.

Abstracts compiled from the Annual Statements of the Life Insurance Companies organized under the Laws of the State of Maryland, showing their Condition December 31st, 1890.

Sworn Statement, filed in this Department, of the

MARYLAND LIFE INSURANCE CO. OF BALTIMORE, MD.

Commenced business 1865—Capital stock $100,000.

WILLIAM H. BLACKFORD, *President.* CLAYTON C. HALL, *Actuary.*

PRINCIPAL OFFICE, NO. 10 SOUTH STREET.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 84,658 40	
Loans on mortgage of real estate	353,332 90	
Stocks and bonds owned by the company—market value	927,942 00	
Loans on collaterals	27,291 30	
Interest due and accrued	5,160 80	
Cash in company's office and in bank	35,375 38	
Premiums in course of collection	23,348 24	
Premium notes in force	30,163 32	
All other assets as per detailed statement	2,839 20	
Total admitted assets		$1,490,111 54

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in State of Virginia for the protection of policy-holders in said State	$10,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 29,049 66	
Re-insurance reserve required by law	1,121,033 00	
Unpaid dividends of surplus or other description of profits due policy-holders	5,068 84	
All other liabilities as per detailed statement on file	552 81	
Gross liabilities		$1,155,704 31
Surplus as regards policy-holders		$334,407 23

INCOME DURING YEAR.

Cash premiums received	$148,849 72	
Interest on mortgages	21,433 99	
Interest on loans and dividends	47,600 19	
From other sources	22,315 71	
Actual cash income		$240,199 61

Expenditures During Year.

Amount paid for losses	$77,728 97	
Cash dividends and other payments to policy-holders	31,870 80	
Commissions and brokerage	16,892 14	
Salaries and fees	24,270 91	
Taxes paid	4,599 22	
Cash paid stock-holders for dividends	6,000 00	
All other payments and expenses	8,112 38	
Actual cash expenditures		$169,474 42

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	2,134	$5,008,463 00
New policies issued	366	897,195 00
	10	1,730 00
Totals	2,510	$5,907,388 00
Terminated in 1890	219	531,021 00
In force December 31st, 1890	2,291	$5,376,367 00
Policies reinsured		$377,000 00

Business in Maryland.

In force December 31st, 1889	1,019	$2,612,022 00
New policies issued	57	140,701 00
Totals	1,076	$2,752,723 00
Terminated in 1890	61	164,554 00
In force December 31st, 1890	1,015	$2,588,169 00
Premiums received		$82,000 00
Losses paid		63,490 00
Losses incurred		59,545 00

Sworn Statement, filed in this Department, of the

MUTUAL LIFE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1870.

B. G. Harris, *President.* Henry Roth, *Secretary.*

Principal Office, No. 2 S. Holliday Street,

Summary of Assets, 31st December, 1890.

Real estate	$43,628 58	
Loans on mortgage of real estate	23,000 00	
Stocks and bonds owned by the company—market value	6,200 00	
Loans on collaterals	518 99	
Interest due and accrued	4,011 03	
Cash in company's office and in bank	63,145 70	
Premiums in course of collection	15,926 68	
Premium notes in force	23,380 48	
All other assets as per detailed statement	30 00	
		$179,841 46
Deduct depreciation from cost of assets		1,050 33
Total admitted assets		$178,791 13

Liabilities.

Losses reported, adjusted and unpaid	$ 1,255 77	
Re-insurance reserve required by law	139,347 04	
All other liabilities as per detailed statement on file	17,000 00	
Gross liabilities		$157,602 81
Surplus as regards policy-holders		$21,188 32

Income During Year.

Cash premiums received	$58,197 45	
Interest on mortgages, loans and dividends	6,987 89	
From other sources	967 51	
Actual cash income		$66,152 85

Expenditures During Year.

Amount paid for losses	$17,612 31	
Cash paid to policy-holders	16,564 57	
Commissions and brokerage	6,888 38	
Salaries and fees	8,108 00	
Taxes paid	337 42	
Cash paid for interest	1,232 00	
All other payments and expenses	1,890 50	
Actual cash expenditures		$52,633 18

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	5,262	$1,122,249 70
New policies issued	1,035	179,354 12
Totals	6,297	$1,301,603 82
Terminated in 1890	615	135,172 30
In force December 31st, 1890	5,682	$1,166,431 52
Policies re-insured	4	7,000 00

Business in Maryland in 1890.

Premiums received	$58,495 26
Losses paid	17,412 31
Losses incurred	17,170 36

Abstracts F.

Life and Accident Insurance Companies

OF OTHER STATES AND FOREIGN COUNTRIES

AUTHORIZED TO DO BUSINESS IN MARYLAND IN 1890.

Abstracts compiled from their Annual Statements, showing their condition December 31st, 1890.

Sworn Statement, filed in this Department, of the

ÆTNA LIFE INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1850—Capital stock $1,250,000.

MORGAN G. BULKELEY, *President.* J. L. ENGLISH, *Secretary.*

PRINCIPAL OFFICE, HARTFORD.

Attorney to accept service in Maryland.....H. B. MEIGS.

General Agent in Maryland.....H. B MEIGS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 628,660 39	
Loans on mortgage of real estate	17,308,560 08	
Stocks and bonds owned by the company—market value	12,039,816 85	
Loans on collaterals	808,193 93	
Interest due and accrued	486,954 99	
Cash in company's office and in bank	3,096,922 34	
Premiums in course of collection	288,578 06	
Premium notes in force	1,109,095 73	
Total admitted assets		$35,766,782 37

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—market value. (Canada, $170,000; Virginia, $56,220)	$226,220 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 217,513 80	
Re-insurance reserve required by law	27,904,090 00	
Unpaid dividends of surplus, or other description of profits due policy-holders	213,303 82	
All other liabilities as per detailed statement on file	17,628 64	
Gross liabilities		$28,352,536 26
Surplus as regards policy-holders		$7,414,246 11

INCOME DURING YEAR.

Cash premiums received	$4,010,225 50	
Interest on mortgages	1,060,851 69	
Interest on loans and dividends	662,251 13	
From other sources	62,993 70	
Actual cash income		$5,796,322 02

Expenditures During Year.

Amount paid for losses	$2,575,712 29	
Cash dividends and other payments to policy-holders	980,702 00	
Commissions and brokerage	511,876 81	
Salaries and fees	143,717 84	
Taxes paid	104,060 33	
Cash paid stock-holders for dividends	125,000 00	
All other payments and expenses	94,311 47	
Actual cash expenditures		$4,535,380 74

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	70,985	$110,669,718 94
New policies issued	10,552	21,206,702 00
Old policies increased	74	200,119 00
Totals	81,611	$132,076,539 94
Terminated in 1890	7,597	14,420,158 00
In force December 31st, 1890	74,014	$117,656,381 94

Business in Maryland.

In force December 31st, 1889	976	$1,661,860 00
New policies issued	215	469,294 00
Totals	1,191	$2,131,154 00
Terminated in 1890	165	326,967 00
In force December 31st, 1890	1,026	$1,804,187 00

Premiums received	$59,469 66
Losses paid	68,306 52
Losses incurred	64,822 00

Sworn Statement, filed in this Department, of the

AMERICAN EMPLOYERS' LIABILITY INSURANCE COMPANY OF JERSEY CITY, N. J.

Commenced business 1890—Capital stock $150,000.

JONATHAN H. CRANE, *President.* JOHN MACRAE, *Secretary.*

PRINCIPAL OFFICE, JERSEY CITY.

Attorney to accept service in Maryland ..... LEIGH BONSAL.

General Agents in Maryland ..... GEORGE B. COALE & SON.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate	$ 37,500 00	
Stocks and bonds owned by the company—market value	117,543 75	
Interest due and accrued	1,369 67	
Cash in company's office and in bank	6,563 61	
Premiums in course of collection	18,907 84	
Total admitted assets		$181,884 87

LIABILITIES.

Re-insurance reserve required by law	$21,934 37	
All other liabilities as per detailed statement on file	3,722 80	
Gross liabilities, exclusive of capital		$25,657 17
Surplus as regards policy-holders		$156,227 70
Capital stock		150,000 00
Surplus over capital		$6,227 70

INCOME DURING YEAR.

Cash premiums received	$ 30,508 15	
Interest on mortgages	403 76	
Interest on loans and dividends	1,182 42	
Capital and calls on capital	157,500 00	
From other sources	132 13	
Actual cash income		$189,726 46

EXPENDITURES DURING YEAR.

Amount paid for losses	$2,302 93	
Commissions and brokerage	5,629 18	
Salaries and fees	9,063 08	
Taxes paid	1,908 07	
All other payments and expenses	9,270 55	
Actual cash expenditures		$28,173 81

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
School House Bonds of the Corporation of City of New York	$10,000 00	$10,150 00
United States bonds, loan of 1891	40,000 00	41,250 00
New Jersey State bonds	30,000 00	35,993 75
Consolidated stock of the City of New York	30,000 00	30,150 00
	$110,000 00	$117,543 75

Total amount at risk 31st December, 1890 ..... $11,635,000 00

BUSINESS IN MARYLAND IN 1890.

Accident risks written in 1890	$44,000 00
Premiums received	752 37
Losses paid	none
Losses incurred	none

Sworn Statement, filed in this Department, of the

BERKSHIRE LIFE INSURANCE CO. OF PITTSFIELD, MASS.

Commenced business 1851—Capital stock $25,500.

WM. R. PLUNKETT, *President.* JAMES W. HULL, *Secretary.*

PRINCIPAL OFFICE, PITTSFIELD.

Attorney to accept service in Maryland ..... MONROE SNELL.

General Agent in Maryland ..... MONROE SNELL.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 452,765 63	
Loans on mortgage of real estate	2,525,455 25	
Stocks and bonds owned by the company—market value	726,754 43	
Loans on collaterals	587,875 00	
Interest due and accrued	50,847 80	
Cash in company's office and in bank	112,188 97	
Premiums in course of collection	113,323 92	
Premium notes in force	133,263 99	
All other assets as per detailed statement	125 00	
		$4,702,599 99
Deduct depreciation from cost of assets		1,876 13
Total admitted assets		$4,700,723 86

Liabilities.

Losses reported, adjusted and unpaid	$ 17,819 13	
Re-insurance reserve at 4 per cent	4,139,448 00	
Unpaid dividends of surplus or other description of profits due policy-holders	2,677 66	
All other liabilities as per detailed statement on file	11,651 88	
Gross liabilities		$4,171,596 67
Surplus as regards policy-holders		$ 529,127 19

Income During Year.

Cash premiums received	$1,020,581 90	
Interest on mortgages	144,053 69	
Interest on loans and dividends	55,284 16	
From other sources	18,087 86	
Actual cash income		$1,238,007 61

Expenditures During Year.

Amount paid for losses	$394,086 00	
Cash dividends and other payments to policy-holders	305,803 44	
Commissions and brokerage	126,922 87	
Salaries and fees	67,920 02	
Taxes paid	15,889 70	
Cash paid stock-holders for dividends	1,785 00	
All other payments and expenses	34,931 51	
Actual cash expenditures		$947,338 54

Exhibit of Policies

	No.	Amount.
In force December 31st, 1889	10,434	$25,054,963 00
New policies issued	2,875	7,131,333 00
Old policies revived	21	36,000 00
Policies extended by act of 1861	19	48,500 00
Policies under act of 1880	66	12,801 00
Additions by dividends		264,171 00
Totals	13,415	$32,547,768 00
Terminated in 1890	1,735	4,173,205 00
In force December 31st, 1890	11,680	$28,374,563 00
Policies re-insured	113	646,375 00

Business in Maryland.	No.	Amount.
In force December 31st, 1889	195	$556,200 00
New policies issued	35	157,000 00
Totals	230	$713,200 00
Terminated in 1890	23	81,450 00
In force December 31st, 1890	207	$631,750 00

Premiums received	$20,457 88
Losses paid	11,540 00
Losses incurred	12,740 00

Sworn Statement, filed in this Department, of the

BROOKLYN LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1864—Capital stock $125,000.

William M. Cole, *President.* William Dutcher, *Secretary.*

Principal Office, No. 51 Liberty Street.

Attorney to accept service in Maryland.....George W. Edwards.

General Agent in Maryland.....D. B. Grothaus.

Summary of Assets, 31st December, 1890.

Real estate	$364,912 50	
Loans on mortgage of real estate	529,045 00	
Stocks and bonds owned by the company—market value	431,617 92	
Loans on collaterals	85,456 92	
Interest due and accrued	10,913 68	
Cash in company's office and in bank	42,872 30	
Premiums in course of collection	27,707 33	
Premium notes in force	76,614 31	
All other assets as per detailed statement	10,019 51	
		$1,579,159 47
Deduct depreciation from cost of assets		9,860 42
Total admitted assets		$1,569,299 05

Assets not Admitted in Maryland.

Deposit in State of Virginia for the protection of policy-holders in said States	$10,000 00

Liabilities.

Losses reported, adjusted and unpaid	$ 1,249 35	
Re-insurance reserve required by law	1,331,340 00	
Unpaid dividends of surplus or other description of profits due policy-holders	1,603 94	
All other liabilities as per detailed statement on file	3,327 50	
Gross liabilities		$1,337,520 79
Surplus as regards policy-holders		$231,778 26

Income During Year.

Cash premiums received	$167,165 23	
Interest on mortgages	28,172 88	
Interest on loans and dividends	34,112 20	
From other sources	20,850 11	
Actual cash income		$250,300 42

Expenditures During Year.

Amount paid for losses	$184,121 19	
Cash dividends and other payments to policy-holders	26,215 67	
Commissions and brokerage	13,820 65	
Salaries and fees	32,969 25	
Taxes paid	4,352 11	
Cash paid stockholders for dividend	8,750 00	
All other payments and expenses	32,395 35	
Actual cash expenditures		$302,624 22

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	4,126	$5,522,368 00
New policies issued	350	646,196 00
Old policies revived	7	7,800 00
Old policies increased	3	18,500 00
Totals	4,486	$6,194,864 00
Terminated in 1890	415	628,273 00
In force December 31st 1890	4,071	$5,566,591 00

Business in Maryland.

In force December 31st, 1889	75	$141,265 00
New policies issued	3	480 00
Totals	78	$141,745 00
Terminated in 1890	8	24,000 00
In force December 31st, 1890	70	$117,745 00

Premiums received	$ 2,599 15
Losses paid	12,000 00
Losses incurred	12,000 00

Sworn Statement, filed in this Department, of the

COMMERCIAL ALLIANCE OF NEW YORK, N. Y.

Commenced business 1889—Capital stock $150,000.

JOHN I. HOLLY, *President.* A. C. HUNT, *Secretary.*

PRINCIPAL OFFICE, No. 45 BROADWAY.

Attorney to accept service in Maryland.....ANDREW J. MYERS.

General Agent in Maryland.....ANDREW J. MYERS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Loans on mortgage of real estate.....	$135,500 00	
Interest due and accrued.....	1,780 80	
Cash in company's office and in bank.....	65,068 22	
Premiums in course of collection.....	119,089 66	
Total admitted assets.....		$321,438 68

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 15,000 00	
Re-insurance reserve required by law.....	131,352 00	
Gross liabilities.....		$146,352 00
Surplus as regards policy-holders.....		$175,086 68

INCOME DURING YEAR.

Cash premiums received.....	$192,061 49	
Interest on mortgages.....	4,754 89	
From other sources.....	118,863 69	
Actual cash income.....		$315,680 07

EXPENDITURES DURING YEAR.

Amount paid for losses.....	$45,931 95	
Cash dividends paid to policy-holders.....	22,528 28	
Commissions and brokerage.....	58,176 75	
Salaries and fees.....	39,558 78	
Taxes paid.....	3,846 78	
All other payments and expenses.....	53,709 71	
Actual cash expenditures.....		$223,752 25

EXHIBIT OF POLICIES.	No.	Amount.
In force December 31st, 1889.....	355	$ 1,280,500 00
New policies issued.....	5,452	19,786,500 00
Totals.....	5,807	$21,067,000 00
Terminated in 1890	1,080	3,893,000 00
In force December 31st, 1890.....	4,727	$17,174,000 00
Policies reinsured.....	24	145,000 00

Business in Maryland.	No.	Amount.
In force December 31st, 1889	19	$ 68,000 00
New policies issued	145	476,000 00
Totals	164	$544,000 00
Terminated in 1890	35	121,500 00
In force December 31st, 1890	129	$422,500 00
Premiums received		$5,139 90
Losses paid		none
Losses incurred		none

Sworn Statement, filed in this Department, of the

CONNECTICUT MUTUAL LIFE INS. CO. OF HARTFORD, CONN.

Commenced business 1846.

Jacob L. Greene, *President.* Edward M. Bunce, *Secretary.*

Principal Office, Hartford.

Attorney to accept service in Maryland.....Frank C. Nicodemus.

General Agent in Maryland..Frank C. Nicodemus.

Summary of Assets, 31st December, 1890.

Real estate	$ 7,662,865 54	
Loans on mortgage of real estate	35,674,585 53	
Stocks and bonds owned by the company—market value	11,851,757 50	
Loans on collaterals	38,282 50	
Interest due and accrued	1,019,227 24	
Cash in company's office and in bank	661,466 84	
Premiums in course of collection	137,341 55	
Premium notes	1,688,178 94	
All other assets as per detailed statement	7,537 00	
Total admitted assets		$58,741,242 64

Assets not Admitted in Maryland.

Agents' ledger balances	$4,714 80	
Bills receivable	1,750 00	
	$6,464 80	

Liabilities.

Losses reported, adjusted and unpaid	$ 167,221 25	
Re-insurance reserve at 4 per cent	51,776,001 00	
Unpaid dividends of surplus or other description of profits due policyholders	302,078 76	
All other liabilities as per detailed statement on file	441,175 24	
Gross liabilities		$52,686,476 25
Surplus as regards policy-holders		$6,054,766 39

Income During Year.

Cash premiums received	$4,416,575 33	
Interest on mortgages	1,990,378 43	
Interest on loans and dividends	693,597 76	
Cash received for rents	337,075 04	
From other sources	377,414 87	
Actual cash income		$7,815,041 43

Expenditures During Year.

Amount paid for losses	$4,224,503 65	
Cash dividends and other payments to policyholders	1,609,088 69	
Commissions and brokerage	298,492 72	
Salaries and fees	177,788 93	
Taxes paid	292,586 24	
All other payments and expenses	256,328 40	
Actual cash expenditures		$6,858,788 63

Exhibit of Policies.	No.	Amount.
In force December 31st, 1889	63,830	$151,739,494 00
New polices issued	3,629	10,078,395 00
Old policies revived	143	541,850 00
Old policies transferred	4	27,750 00
Totals	67,606	$162,387,489 00
Terminated in 1890	3,459	9,152,747 00
In force December 31st, 1890	64,147	$153,234,742 00

Business in Maryland.

In force December 31st, 1889	1,091	$3,732,924 00
New policies issued	19	88,745 00
Totals	1,110	$3,821,669 00
Terminated in 1890	50	196,977 00
In force December 31st, 1890	1,060	$3,624,692 00

Premiums received	$ 61,407 72
Losses paid	143,099 00
Losses incurred	143,099 00

Sworn Statement, filed in this Department, of the

UNITED STATES BRANCH OF THE

EMPLOYERS LIABILITY ASSURANCE CORPORATION (LIM.) OF LONDON, ENGLAND.

Commenced business 1881.

ENDICOTT & MACOMBER.....*Managers and Attorneys.*

PRINCIPAL OFFICE, No. 71 KILBY ST., BOSTON, MASS.

Attorney to accept service in Maryland.....JOHN MCKIM.

General Agents in Maryland.....LAWFORD & MCKIM.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Stocks and bonds owned by the company.—market value	$715,655 00	
Interest due and accrued	7,390 40	
Cash in company's office and in bank	131,598 61	
Premiums in course of collection	161,260 29	
Total admitted assets		$1,015,904 30

LIABILITIES.

Losses reported, adjusted and unpaid	$154,825 00	
Re-insurance reserve required by law	415,248 04	
All other liabilities as per detailed statement on file	28,041 00	
Gross liabilities		$598,114 04
Surplus as regards policy-holders in the United States		$417,790 26

INCOME DURING YEAR.

Cash premiums received	$851,681 35	
Interest on loans and dividends	34,397 26	
From other sources	2,469 92	
Actual cash income		$888,548 53

EXPENDITURES DURING YEAR.

Amount paid for losses	$378,997 67	
Commissions and brokerage	201,321 12	
Salaries and fees	66,641 45	
Taxes paid	17,524 09	
All other payments and expenses	74,052 30	
Actual cash expenditures		$738,536 63

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
United States reg. 4 per cent. bonds	$200,000 00	$242,000 00
Maine Central R. R. 7 per cent. bonds	2,000 00	2,360 00
Boston, Clinton, Fitchburg & N. B. R. R. 5 per cent. bonds	1,000 00	1,167 50
Maine Central R. R. 6 per cent. bonds	5,000 00	5,750 00
Fall River R. R. 5 per cent. bonds,	7,000 00	7,315 00
Old Colony R. R. 6 per cent. bonds	1,000 00	1,130 00
Dexter and Piscataquis R. R. 5 per cent. bds.	50,000 00	50,500 00
Fitchburg R. R. 5 per cent. bonds	5,000 00	5,275 00
City of Lynn 4 per cent. bonds	50,000 00	53,500 00
City of Boston 3½ per cent. bonds	21,000 00	21,000 00
Aroostook county 4 per cent. bonds	5,000 00	5,025 00
Fitchburg R. R. 5 per cent. bonds	1,000 00	1,055 00
N. Y. Cent. & Hud. River R.R. 7 p. c. bonds.	20,000 00	25,600 00
Atchison mortgage bonds, 4 per cent	21,000 00	16,380 00
Fitchburg R. R. 5 per cent. bonds	10,000 00	10,925 00
Old Colony R. R. 4 per cent. bonds	5,000 00	5,275 00
Baltimore and Ohio R. R. 5 per cent. bonds..	26,000 00	27,560 00
Fitchburg R. R. 5 per cent. bonds	10,000 00	10,550 00
Boston and Lowell R. R. 4 per cent. bonds..	12,000 00	12,240 00
Old Colony R. R. 7 per cent bonds	8,000 00	8,720 00
Leeds and Farmington R. R. 6 per cent. bds.	18,000 00	19,900 00
N. Y. and N. E. R. R. 6 per cent. bonds	5,000 00	5,650 00
City of Boston 3½ per cent. bonds	65,000 00	65,000 00
Town of Andover 4 per cent. bonds	60,000 00	64,200 00
Boston and Lowell R. R. 5 per cent. bonds..	5,000 00	5,425 00
Old Colony R. R. 6 per cent. bonds	6,000 00	6,780 00
Town of Canton, Mass., 4 per cent. bonds...	5,000 00	5,350 00
Atchison income bonds	8,000 00	3,860 00
Attleboro, N. Attleboro and Wrentham R. R. 5 per cent. bonds	5,000 00	5,100 00
City of Burlington, Vermont, 5 per cent. bds.	5,000 00	5,012 50
City of Toledo, Board of Education 8 p.c. bds.	5,000 00	5,550 00
City of Los Angeles 5 per cent. bonds	5,000 00	5,237 50
Town of Danville, Ill., 5 per cent. bonds	5,000 00	5,262 50
	$657,000 00	$715,655 00

Total amount at risk December 31st, 1890 ..... $132,888,911 00

BUSINESS IN MARYLAND IN 1890.

Accident risks written in 1890	$1,055,700 00
Premiums received	5,642 00
Losses paid	1,680 05
Losses incurred	1,680 05

Sworn Statement, filed in this Department, of the

EQUITABLE LIFE ASSURANCE SOCIETY OF NEW YORK, N. Y.

Commenced business 1859—Capital stock $100,000.

HENRY B. HYDE, *President.* WILLIAM ALEXANDER, *Secretary.*

PRINCIPAL OFFICE, NO. 120 BROADWAY.

Attorney to accept service in Maryland.....JOSEPH BOWES.

General Agents in Maryland.....BOWES & HALL.

SUMMARY OF ASSETS, 31st DECEMBER, 1890.

Real estate.....	$27,159,037 33	
Loans on mortgage of real estate.....	23,934,558 13	
Stocks and bonds owned by the company—market value.....	43,961,269 00	
Loans on collaterals.....	3,738,378 75	
Interest due and accrued.....	254,978 76	
Cash in company's office and in bank.....	11,968,523 03	
Premiums in course of collection.....	1,676,404 00	
Total admitted assets.....		$112,693,149 00

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—Mississippi, $25,000; Virginia, $17,100; Canada, $1,332,000; Switzerland, $19,231; Russia, $315,100; Italy, $145,630; Brazil, $109,687; Germany, $704,000; Netherlands, $100,000; Denmark, $100,000; Cape Colony, $48,650; Hungary, $92,700; New Foundland, $25,000; England, $500,000; Bulgaria, $23,529; Wurtemburg, $68,930; Sweden and Norway, $95,250.....	$3,721,807 00	
Mortgage bonds deposited in Chili.....	$472,830 00	

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 337,333 13	
Re-insurance reserve at 4 per cent.....	94,692,634 00	
Dividends or surplus or other description of profits due policy-holders.....	117,226 00	
All other liabilities as per detailed statement on file.....	229,922 00	
Gross liabilities.....		$95,377,115 13
Surplus as regards policy-holders.....		$17,316,033 87

Income During Year.

Cash premiums received	$29,352,507 97	
Interest on mortgages	2,009,526 23	
Interest on loans and dividends	2,868,426 38	
From other sources	806,222 66	
Actual cash income		$35,036,683 24

Expenditures During Year.

Amount paid for losses	$8,817,940 27	
Cash dividends and other payments to policy-holders	4,438,731 44	
Commissions and brokerage	3,048,004 12	
Salaries and fees	1,077,117 45	
Taxes paid	285,223 27	
Amount paid stockholders for dividends	7,000 00	
All other payments and expenses	2,920,045 53	
Actual cash expenditures		$20,594,062 08

Exhibit of Policies.	No.	Amount.
In force December 31st, 1889	170,666	$631,016,666 00
New policies issued	52,988	195,840,955 00
Old policies revived	1,588	6,432,960 00
Additions by dividends	.....	1,552,192 00
Totals	225,242	$834,842,773 00
Terminated in 1890	27,417	114,180,300 00
In force December 31st, 1890	197,825	$720,662,473 00

Business in Maryland.

In force December 31st, 1889	1,216	$4,583,536 00
New policies issued	456	2,047,669 00
Totals	1,672	$6,631,205 00
Terminated in 1890	197	1,032,560 00
In force December 31st, 1890	1,475	$5,598,645 00

Premiums received	$217,571 94
Losses paid	62,500 00
Losses incurred	48,500 00

Sworn Statement, filed in this Department, of the

GERMANIA LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1860—Capital stock $200,000.

HUGO WESENDONCK, *President.* HUBERT CILLIS, *Secretary.*

PRINCIPAL OFFICE, NO. 20 NASSAU STREET.

Attorney to accept service in Maryland.....HERMAN WENZING.

General Agent in Maryland.....HERMAN WENZING.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,588,785 33	
Loans on mortgage of real estate	8,182,726 27	
Stocks and bonds owned by the company—market value	3,806,838 85	
Loans on collaterals	313,574 00	
Interest due and accrued	96,185 75	
Cash in company's office and in bank	203,678 96	
Premiums in course of collection	372,394 73	
All other assets as per detailed statement	7,610 00	
Total admitted assets		$14,571,793 89

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States—(Tennessee, $20,000; Prussia, $550,000; Virginia, $26,900; Stuttgart, $50,000; Canada, $50,000; Switzerland, $19,040; Austria, $103,292; Hungary, $61,880; Bavaria, $10,427)	$891,539 00	
Office building in Prussia	273,377 93	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 122,225 55	
Re-insurance reserve required by law	13,710,334 00	
Unpaid dividends of surplus or other description of profits due policy-holders	56,064 73	
All other liabilities as per detailed statement on file	53,992 33	
Gross liabilities		$13,942,616 61
Surplus as regards policy-holders		$629,177 28

INCOME DURING YEAR.

Cash premiums received	$2,411,850 42	
Interest on mortgages	408,539 46	
Interest on loans and dividends	267,016 88	
From other sources	74,179 33	
Actual cash income		$3,161,586 09

Expenditures During Year.

Amount paid for losses	$1,166,458 82	
Cash dividends and other payments to policy-holders	402,056 98	
Commissions and brokerage	324,543 39	
Salaries and fees	150,581 53	
Taxes paid	16,590 20	
Cash paid stock-holders for interest and dividends	24,000 00	
All other payments and expenses	64,659 05	
Actual cash expenditures		$2,148,889 97

Exhibit of Policies.

	No.	Amount.
In force December 31st 1889	30,302	$53,251,667 00
New policies issued	5,166	9,901,406 00
Old policies revived	5	6,568 00
Old policies increased	7	28,735 00
Additions by dividends		79,007 00
Totals	35,480	$63,267,383 00
Terminated in 1890	2,889	5,945,141 00
In force December 31st 1890	32,591	$57,322,242 00
Policies re-insured	5	$71,000 00
Industrial policies	7,812	$905,378 00
Annuities	158	$24,822 00

Business in Maryland.

In force December 31st, 1889	369	$811,042 00
New policies issued	44	75,973 00
Totals	413	$887,015 00
Terminated in 1890	39	98,105 00
In force December 31st, 1890	374	$788,910 00
Industrial policies in force December 31st 1890	647	76,413 00

Premiums received	$31,636 42
Losses paid	16,803 82
Losses incurred	18,803 82

Sworn Statement, filed in this Department, of the

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1867—Capital stock $250,000.

H. A. WHITMAN, *President.* STEPHEN BALL, *Secretary.*

PRINCIPAL OFFICE, NO. 230 ASYLUM STREET.

Attorney to accept service in Maryland..... .....JOHN P. POLK

General Agent in Maryland.....R. H. MITCHELL.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate.....	$196,864 69	
Loans on mortgage of real estate.....	259,230 69	
Stocks and bonds owned by the company—cost value.....	140,364 50	
Loans on collaterals.....	85,338 81	
Interest due and accrued.....	8,569 64	
Cash in company's office and in bank.....	67,181 18	
Premiums in course of collection.....	294 91	
Accumulated reserve funds of the company's Safety Fund Department deposited with Security Co. of Hartford, Conn., trustee.	862,117 23	
Mortuary claims against membership in force in company's Safety Fund Department not yet due.....	335,000 00	
		$1,954,961 65
Deduct depreciation from cost of assets.....		25,313 50
Total admitted assets.....		$1,929,648 15

LIABILITIES.

Losses reported, adjusted and unpaid.....	$339,464 00	
Re-insurance reserve required by law.....	323,415 00	
Amount of reserve liability to members of Safety Fund Department, being accumulated Safety Fund.....	862,218 07	
Advance payments to the credit of the members	27,419 50	
All other liabilities as per detailed statement on file.....	8,991 50	
Gross liabilities.....		$1,561,508 07
Surplus as regards policy-holders.....		$368,140 08

INCOME DURING YEAR.

Cash premiums received.....	$1,312,560 61	
Interest on mortgages, loans and dividends...	42,409 62	
From other sources.....	8,127 31	
Actual cash income.....		$1,363,097 54

Expenditures During Year.

Amount paid for losses	$837,167 55	
Cash dividends and other payments to policy-holders	80,494 20	
Commissions and brokerage	156,830 03	
Salaries and fees	87,558 43	
Taxes paid	12,970 28	
Cash paid stockholders for dividends	20,000 00	
All other payments and expenses	46,308 66	
Actual cash expenditures		$1,241,329 15

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	30,406	$71,592,663 00
New policies issued	8,401	16,198,000 00
Old policies increased		218 00
Totals	38,807	$87,790,881 00
Terminated in 1890	4,567	9,023,189 00
In force December 31st, 1890	34,240	$78,767,692 00

Business in Maryland.

In force December 31st, 1889	250	$750,000 00
New policies issued	18	52,000 00
Totals	268	$802,000 00
Terminated in 1890	36	54,500 00
In force December 31st, 1890	232	$747,500 00

Premiums received	$14,160 00
Losses paid	13,500 00
Losses incurred	16,500 00

Sworn Statement, filed in this Department, of the

JOHN HANCOCK MUTUAL LIFE INS. CO. OF BOSTON, MASS.

Commenced business 1862.

STEPHEN H. RHODES, *President.* GEORGE B. WOODWARD, *Secretary.*

PRINCIPAL OFFICE, BOSTON.

Attorney to accept service in Maryland.....EDWIN HIGGINS.

General Agent in Maryland.....W. S. ZIMMERMAN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 585,780 11	
Loans on mortgage of real estate	1,638,025 00	
Stocks and bonds owned by the company—market value	1,178,453 57	
Loans on collaterals	288,885 00	
Interest due and accrued	50,577 22	
Cash in company's office and in bank	54,229 64	
Premiums in course of collection	88,951 45	
Premiums notes in force	84,763 10	
All other assets as per detailed statement	18 00	
Total admitted assets		$3,969,683 09

LIABILITIES.

Losses reported, adjusted and unpaid	$ 12,951 12	
Re-insurance reserve at 4 per cent	3,569,810 00	
Unpaid dividends of surplus or other description of profits due policy-holders	14,773 10	
All other liabilities as per detailed statement on file	30,342 12	
Gross liabilities		$3,627,876 34
Surplus as regards policy-holders		$341,806 75

INCOME DURING YEAR.

Cash premiums received	$2,002,644 10	
Interest on mortgages	93,732 09	
Interest on loans and dividends	61,989 84	
From other sources	21,656 35	
Actual cash income		$2,180,022 38

Expenditures During Year.

Amount paid for losses	$799,825 73	
Cash dividends and other payments to policy-holders	101,996 29	
Commissions and brokerage	503,460 80	
Salaries and fees	287,381 75	
Taxes paid	19,242 43	
All other payments and expenses	68,126 35	
Actual cash expenditures		$1,780,033 35

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	5,367	$9,514,238 00
New policies issued	813	1,494,150 00
Old policies revived	4	13,616 00
Totals	6,184	$11,022,004 00
Terminated in 1890	609	990,773 00
In force December 31st, 1890	5,575	$10,031,231 00
Policies re-insured	6	27,052 00
Industrial policies in force December 31, 1890	402,147	$45,772,709 00

Business in Maryland.

In force December 31st, 1889	6,830	$989,011 00
New policies issued	5,596	636,937 00
Totals	12,426	$1,625,948 00
Terminated in 1890	3,761	433,973 00
In force December 31st, 1890	8,665	$1,191,975 00

Premiums received	$33,062 55
Losses paid	9,926 34
Losses incurred	9,926 34

Sworn Statement, filed in this Department, of the

MANHATTAN LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1850—Capital stock $100,000.

HENRY B. STOKES, *President.* WILLIAM C. FRAZEE, *Secretary.*

PRINCIPAL OFFICE, NO. 156 BROADWAY.

Attorney to accept service in Maryland.....RICHARD H. CONWAY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 297,620 00	
Loans on mortgage of real estate	3,689,321 08	
Stocks and bonds owned by the company—market value	1,931,909 00	
Loans on collaterals	4,923,817 50	
Interest due and accrued	112,123 42	
Cash in company's office and in bank	216,199 08	
Premiums in course of collection	266,802 50	
Premium notes in force	808,461 81	
All other assets as per detailed statement	406 00	
Total admitted assets		$12,246,660 39

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States for the protection of policy-holders in such States	$35,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 169,921 00	
Re-insurance reserve required by law	10,347,477 00	
Unpaid dividends of surplus or other description of profits due policy-holders	42,643 14	
All other liabilities as per detailed statement on file	11,668 63	
Gross liabilities		$10,571,709 77
Surplus as regards policy-holders		$1,674,950 62

INCOME DURING YEAR.

Cash premiums received	$1,989,628 40	
Interest on mortgages	198,649 36	
Interest on loans and dividends	363,369 58	
From other sources	155,582 74	
Actual cash income		$2,707,230 08

Expenditures During Year.

Amount paid for losses	$943,952 44	
Cash dividends	414,395 61	
Commissions and brokerage	429,866 35	
Salaries and fees	116,792 76	
Taxes paid	23,314 96	
Cash paid stockholders for dividends	16,000 00	
All other payments and expenses	83,013 28	
Actual cash expenditures		$2,027,335 40

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	18,184	$51,137,065 73
New policies issued and revived	4,407	12,962,400 79
Totals	22,591	$64,099,466 52
Terminated in 1890	3,125	9,598,712 17
In force December 31st, 1890	19,466	$54,500,754 35

Business in Maryland.

In force December 31st, 1889	270	$812,419 00
New policies issued	13	42,195 00
Totals	283	$854,614 00
Terminated in 1890	7	38,749 00
In force December 31st, 1890	276	$815,865 00

Premiums received	$28,414 92
Losses paid	31,832 00
Losses incurred	30,832 00

Sworn Statement, filed in this Department, of the

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY OF SPRINGFIELD, MASS.

Commenced business 1851.

M. B. V. Edgerly, *President.* John A. Hall, *Secretary.*

Principal Office, Springfield.

Attorney to accept service in Maryland.....J. Bannister Hall.

General Agent in Maryland.....J. Bannister Hall.

Summary of Assets, 31st December, 1890.

Real estate	$ 501,181 69	
Loans on mortgage of real estate	3,974,526 13	
Stocks and bonds owned by the company—market value	4,263,205 22	
Loans on collateral	1,168,551 00	
Interest due and accrued	201,174 53	
Cash in company's office and in bank	234,979 15	
Premiums in course of collection	339,286 72	
Premium notes in force	566,255 10	
All other assets as per detailed statement	3,480 00	
Total admitted assets		$11,252,639 54

Liabilities.

Losses reported, adjusted and unpaid	$ 51,246 85	
Re-insurance reserve at 4 per cent	10,263,297 00	
Unpaid dividends of surplus or other description of profits due and not yet due policy-holders	49,079 74	
All other liabilities as per detailed statement on file	1,145 18	
Gross liabilities		$10,364,768 77
Surplus as regards policy-holders		$887,870 77

Income During Year.

Cash premiums received	$2,170,031 40	
Interest on mortgages	273,121 04	
Interest on loans and dividends	215,400 26	
From other sources	50,614 87	
Actual cash income		$2,709,167 57

Expenditures During Year.

Amount paid for losses	$760,799 00	
Cash dividends and other payments to policy-holders	461,584 62	
Commissions and brokerage	313,608 08	
Salaries and fees	208,721 69	
Taxes paid	33,747 46	
All other payments and expenses	91,054 49	
Actual cash expenditures		$1,869,515 34

Exhibit of Policies.

	No.	Amount.
In force December 31st 1889	20,626	$56,320,503 00
New policies issued	5,232	17,369,350 00
Old policies revived	27	119,789, 00
Old policies increased		75,504 00
Additions by dividends		24,765 00
Totals	25,885	$73,909,911 00
Terminated in 1890	3,179	10,619,122 00
In force December 31st 1890	22,706	$63,290,789 00
Policies re-insured		$1,176,354 00

Business in Maryland.

In force December 31st, 1889	151	$505,295 00
New policies issued	32	176,233 00
Totals	183	$681,528 00
Terminated in 1890	15	67,967 00
In force December 31st, 1890	168	$613,561 00

Premiums received	$20,354 83
Losses paid	5,900 00
Losses incurred	6,900 00

Sworn Statement, filed in this Department, of the

METROPOLITAN LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1867—Capital stock $1,000,000.

JOSEPH F. KNAPP, *President.* GEORGE H. GASTON, *Secretary.*

PRINCIPAL OFFICE, NO. 30 to 36 PARK PLACE.

Attorney to accept service in Maryland. CHAS. C. BOMBAUGH.

General Agent in Maryland.....GEORGE HAMER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,265,612 73	
Loans on mortgage of real estate	6,058,125 00	
Stocks and bonds owned by the company—cost value	2,880,595 20	
Loans on collaterals	23,000 00	
Interest due and accrued	109,804 97	
Cash in company's office and in bank	232,648 47	
Premiums in course of collection	40,725 88	
Premium notes in force	115,616 31	
All other assets as per detailed statement	970 50	
		$10,727,099 06
Deduct depreciation from cost of assets		75,926 05
Total admitted assets		$10,651,173 01

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in State of Virginia ($10,000) and Canada ($120,000 00) for the protection of policy-holders	$130,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 23,641 50	
Re-insurance reserve at 4 per cent	7,663,258 00	
Unpaid dividends of surplus or other descripton of profits due policy-holders	3,678 47	
Special reserve	954,984 00	
All other liabilities as per detailed statement on file	18,581 93	
Gross liabilities		$8,664,143 90
Surplus as regards policy-holders		$1,987,029 11

INCOME DURING YEAR.

Cash premiums received	$9,390,927 15	
Interest on mortgages	292,046 60	
Interest on loans and dividends	140,309 66	
From other sources	40,335 26	
Actual cash income		$9,863,618 67

Expenditures During Year.

Amount paid for losses	$3,751,522 38	
Cash dividends and other payments to policyholders	51,613 39	
Commissions and brokerage	1,494,984 38	
Salaries and fees	1,110,591 65	
Taxes paid	85,401 96	
Cash paid stockholders for dividends	70,000 00	
All other payments and expenses	1,049,889 48	
Actual cash expenditures		$7,614,003 24

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	3,319	$3,986,592 00
Old policies revived	296	321,741 00
Totals	3,615	$4,308,333 00
Terminated in 1890	328	385,847 00
In force December 31st, 1890	3,287	$3,922,486 00
Industrial policies in force	2,096,595	$231,115,440 00

Business in Maryland.

In force December 31st, 1889	597	$538,708 00
New policies issued	18	15,741 00
Totals	615	$554,449 00
Terminated in 1890	42	39,226 00
In force December 31st, 1889	573	$515,223 00
Industrial policies in force	120,303	$13,261,446 00

Premiums received	$468,049 79
Losses paid	152,939 12
Losses incurred	154,939 12

Sworn Statement, filed in this Department, of the

MICHIGAN MUTUAL LIFE INSURANCE CO. OF DETROIT, MICH.

Commenced business 1867—Capital stock $250,000.

J. S. FARRAND, *President.* O. R. LOOKER, *Secretary.*

PRICIPAL OFFICE, No. 150 JEFFERSON AVE.

Attorney to accept service in Maryland.....W. M. CONWAY.

General Agents in Maryland.....CONWAY & NEWMAN.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 163,519 09	
Loans on mortgage of real estate	2,224,835 11	
Stocks and bonds owned by the company—market value	1,923 75	
Loans on collaterals	236,769 89	
Interest due and accrued	85,589 86	
Cash in company's office and in bank	69,219 68	
Premiums in course of collection	187,452 07	
Premium notes in force	5,337 08	
All other assets as per detailed statement	1,822 00	
Total admitted assets		$2,976,468 53

ASSETS NOT ADMITTED IN MARYLAND.

Bills receivable	$27,551 55	
Agents' ledger balances	3,533 05	
	$31,084 60	

LIABILITIES,

Losses reported adjusted and unpaid	$ 17,783 36	
Re-insurance reserve required by law	2,549,799 00	
All other liabilities as per detailed statement on file	413 82	
Gross liabilities		$2,567,996 18
Surplus as regards policy-holders		$408,472 35

INCOME DURING YEAR.

Cash premiums received	$747,195 98	
Interest on mortgages, loans and dividends	147,482 70	
Actual cash income		$896,678 68

Expenditures During Year.

Amount paid for losses	$237,304 97	
Cash dividends and other payments to policyholders	73,947 99	
Commissions and brokerage	136,414 08	
Salaries and fees	50,103 66	
Taxes paid	19,443 46	
Cash paid stockholders for dividends	17,500 00	
All other payments and expenses	32,106 70	
Actual cash expenditures		$566,820 86

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	10,898	$20,372,636 27
New policies issued	2,604	5,174,679 69
Old policies restored	7	65,743 59
Old policies increased		6,802 46
Transferred (forms)	33	72,023 79
Transferred (States)	125	266,556 67
Totals	13,667	$25,959,442 47
Terminated in 1890	1,522	3,136,721 77
In force December 31st, 1890	12,145	$22,822,720 70

Business in Maryland.

In force December 31st, 1889		
New policies issued	89	$266,578 78
Totals	89	$266,578 78
Terminated in 1890		5,000 00
In force December 31st, 1890	89	$261,578 78

Premiums received	$8,688 75
Losses paid	none.
Losses incurred	none.

Sworn Statement, filed in this Department, of the

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1843.

RICHARD A. MCCURDY, *President.* WILLIAM J. EASTON, *Secretary.*

PRINCIPAL OFFICE, No. 32 NASSAU STREET.

Attorney to accept service in Maryland.....O. F. BRESEE.

General Agents in Maryland.....O. F. BRESEE & SONS.

SUMMARY OF ASSETS 31st, DECEMBER, 1890.

Real estate	$13,483,093 14	
Loans on mortgage of real estate	63,046,138 58	
Stocks and bonds owned by the company—market value	52,311,670 11	
Loans on collaterals	8,624,400 00	
Interest due and accrued	983,797 89	
Cash in company's office and in bank	3,556,441 59	
Premiums in course of collection	2,588,740 57	
All other assets as per detailed statement	74,880 68	
Total admitted assets		$144,669,162 56.

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in various States sor the protection of policy-holders in such states—(Virginia, $10,000; Canada, $1,119,333.33; Mississippi, $25,000; Newfoundland, $25,000; England, $99,422.81; Cape of Good Hope, $48,853.82; Australia, $188,751.45; Austria, $37,931; Hungary, $63.488,91)	$1,617,781 39	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 436,294 68	
Re-insurance reserve required by law	127,793,546 00	
Premiums paid in advance	69,065 14	
All other liabilities as per detailed statement on file	65,000 00	
Gross liabilities		$128,363,905 82
Surplus as regards policy-holders		$16,305,256 74

INCOME DURING YEAR.

Cash premiums received	$27,063,083 07	
Interest on mortgages	3,050,383 23	
Interest on loans and dividends	3,214,369 98	
From other sources	1,650,942 41	
Actual cash income		$34,978,778 96

Expenditures During Year.

Amount paid for losses	$10,253,250 67	
Cash dividends and other payments to policy-holders	6,719,949 38	
Commissions and brokerage	4,552'412 81	
Salaries and fees	865,503 78	
Taxes paid	341,555 32	
All other payments and expenses	1,448,144 12	
Actual cash expenditures		$24,180,816 08

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	182,014	$565,839,387 00
New policies issued	46,540	147,495,601 00
Old policies revived	2,433	7,765,474 00
Old policies increased		1,064,929 00
Old policies changed	88	454,028 00
Additions by dividends		4,585,889 00
Totals	231,075	$727,205,308 00
Terminated in 1890	25,511	89,164,128 00
In force December 31st, 1890	205,564	$638,041,180 00

Business in Maryland.

In force December 31st, 1889	2,785	$9,492,150 00
New policies issued	170	433,406 00
Totals	2,955	$9,925,556 00
Terminated in 1890	120	360,000 00
	2,835	$9,565,556 00

Premiums received	$269,291 32
Losses paid	182,614 08
Losses incurred	182,614 08

Sworn Statement, filed in this Department, of the

MUTUAL BENEFIT LIFE INSURANCE CO. OF NEWARK, N. J.

Commenced business 1845.

AMZI DODD, *President.* EDWARD L. DOBBINS, *Secretary.*

PRINCIPAL OFFICE, NO. 752 BROAD ST.

Attorney to accept service in Maryland.....H. P. GODDARD.

General Agent in Maryland....H. P. GODDARD.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 860,453 68	
Loans on mortgage of real estate	24,398,133 61	
Stocks and bonds owned by the company—market value	11,927,942 00	
Loans on collaterals	4,508,394 31	
Interest due and accrued	673,306 87	
Cash in company's office and in bank	667,878 02	
Premium notes in force	4,195,658 77	
All other assets as per detailed statement	144,344 70	
Total admitted assets		$46,997,422 43

LIABILITIES.

Losses reported, adjusted and unpaid	$ 141,782 07	
Re-insurance reserve required by law	40,700,135 00	
Unpaid dividends of surplus or other description of profits due policy-holders	219,958 22	
All other liabilities as per detailed statement on file	2,724 45	
Gross liabilities		$41,064,599 74
Surplus as regards policy-holders		$5,932,822 69

INCOME DURING YEAR.

Cash premiums received	$5,977,869 97	
Interest on mortgages	1,317,285 41	
Interest on loans and dividends	1,124,311 47	
From other sources	51,531 31	
Actual cash income		$8,470,998 16

Expenditures During Year.

Amount paid for losses	$3,285,936 60	
Cash dividends and other payments to policyholders	2,092,861 91	
Commissions and brokerage	690,616 21	
Salaries and fees	199,092 19	
Taxes paid	170,804 19	
All other payments and expenses	89,496 85	
Actual cash expenditures		$6,528,807 95

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	61,327	$162,617,014 00
New policies issued	9,183	23,763,413 00
Old policies revived	63	154,500 00
Old policies increased	18	48,461 00
Additions by dividends		192,618 00
Totals	70,591	$186,776,006 00
Terminated in 1890	5,437	13,935,062 00
In force December 31st, 1890	65,154	$172,840,944 00

Business in Maryland.

In force December 31st, 1889	1,165	$3,915,443 00
New policies issued	65	169,299 00
Totals	1,230	$4,084,742 00
Terminated in 1890	80	254,392 00
In force December 31st, 1890	1,150	$3,830,350 00

Premiums received	$88,248 39
Losses paid	126,123 00
Losses incurred	122,123 00

Sworn Statement, filed in this Department of the

NATIONAL LIFE INS. CO. OF MONTEPELIER, VERMONT.

Commenced business 1850.

CHARLES DEWEY, *President.* GEORGE W. REED, *Secretary.*

PRINCIPAL OFFICE, NO. 116 STATE STREET.

Attorney to accept service in Maryland..... JNO. H. TSCHUDI.

General Agent in Maryland..... M. H. GOODRICH.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 226,100 89	
Loans on mortgage of real estate	2,967,492 49	
Stocks and bonds owned by the company—market value	2,447,611 88	
Loans on collaterals	440,811 76	
Interest due and accrued	126,493 02	
Cash in company's office and in bank	104,531 56	
Premiums in course of collection	136,325 68	
Premium notes in force	67,422 61	
All other assets as per detailed statement	293,235 51	
Total admitted assets		$6,810,025 40

LIABILITIES.

Losses reported, adjusted and unpaid	$ 7,000 00	
Re-insurance reserve required by law	5,212,729 02	
Unpaid dividends of surplus or other description of profits due policy-holders	1,573 40	
All other liabilities as per detailed statement on file	300,945 64	
Gross liabilities		$5,522,248 06
Surplus as regards policy-holders		$1,287,777 34

INCOME DURING YEAR.

Cash premiums received	$1,789,472 01	
Interest on mortgages	172,487 48	
Interest on loans and dividends	132,013 17	
From other sources	8,322 78	
Actual cash income		$2,102,295 44

Expenditures During Year.

Amount paid for losses	$407,274 01	
Cash dividends and other payments to policyholders	321,629 87	
Commissions and brokerage	334,162 44	
Salaries and fees	89,169 94	
Taxes paid	35,154 56	
Cash paid for rent	18,479 00	
All other payments and expenses	45,543 99	
Actual cash expenditures		$1,251,413 81

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	18,824	$38,767,541 00
New policies issued	5,819	15,098,900 00
Old policies revived	14	46,065 00
Old policies increased		1,040 00
Old policies changed	3	5,500 00
Additions by dividends		2,457 00
Totals	24,660	$53,921,503 00
Terminated in 1890	3,056	7,559,202 00
In force December 31st, 1890	21,604	$46,362,301 00

Business in Maryland

In force December 31st, 1889	149	$ 442,000 00
New policies issued	21	58,000 00
Totals	170	$ 500,000 00
Terminated in 1890	64	183,500 00
In force December 31st, 1890	106	$ 316,500 00

Premiums received	$15,665 24
Losses paid	none
Losses incurred	none

Sworn Statement, filed in this Department, of the

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY OF BOSTON, MASS.

Commenced business 1843.

BENJAMIN F. STEVENS, *President.* S. F. TRULL, *Secretary.*

PRINCIPAL OFFICE, POST OFFICE SQUARE.

Attorney to accept service in Maryland.....W. G. OBERTEUFER.

General Agent in Maryland.....W. G. OBERTEUFER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 1,710,325 21	
Loans on mortgage of real estate	3,050,545 00	
Stocks and bonds owned by the company—market value	12,791,216 50	
Loans on collaterals	1,917,950 00	
Interest due and accrued	213,925 36	
Cash in company's office and in bank	275,665 80	
Premiums in course of collection	191,178 64	
Premium notes in force	938,258 63	
All other assets as per detailed statement	13,589 16	
Total admitted assets		$21,102,654 30

LIABILITIES.

Losses reported, adjusted and unpaid	$ 197,527 00	
Re-insurance reserve at 4 per cent	18,716,691 00	
Unpaid distributions of surplus or other description of profits due policy-holders	87,987 54	
Gross liabilities		$19,002,205 54
Surplus as regards policy-holders		$2,100,448 76

INCOME DURING YEAR.

Cash premiums received	$2,801,838 46	
Interest on mortgages, loans and dividends	169,453 90	
Interest on loans and dividends	750,290 98	
From other sources	112,398 92	
Actual cash income		$3,833,982 26

Expenditures During Year.

Amount paid for losses	$1,630,540 23	
Cash dividends	881,748 76	
Commissions and brokerage	229,553 98	
Salaries and fees	118,828 35	
Taxes paid	48,541 41	
All other payments and expenses	170,440 44	
Actual cash expenditures		$3,079,653 17

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	27,096	$78,954,903 00
New policies issued	3,710	11,616,929 00
Old policies revived	43	119,086 00
Old policies increased	1	56,945 00
Totals	30,850	$90,747,863 00
Terminated in 1890	2,231	6,723,054 00
In force December 31st, 1890	28,619	$84,024,809 00

Business in Maryland in 1890.

In force December 31st, 1889	334	$934,081 00
New policies issued	18	72,775 00
Totals	352	$1,006,856 00
Terminated in 1890	25	86,423 00
In force December 31st, 1890	327	$920,433 00

Premiums received	$24,734 88
Losses paid	49,088 00
Losses incurred	55,061 00

Sworn Statement, filed in this Department, of the

NEW YORK LIFE INSURANCE COMPANY OF NEW YORK, N. Y.

Commenced business 1845.

WILLIAM H. BEERS, *President.* RUFUS W. WEEKS, *Actuary*

PRINCIPAL OFFICE, NOS. 346 AND 348 BROADWAY.

Attorney to accept service in Maryland.....JESSE E. JACOBS.

General Agent in Maryland.....JESSE E. JACOBS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$11,707,290 69	
Loans on mortgage of real estate	19,446,083 13	
Stocks and bonds owned by the company—market value	64,140,190 54	
Loans on collaterals	4,168,000 00	
Interest due and accrued	467,241 03	
Cash in company's office and in bank	6,348,924 46	
Premiums in course of collection	2,632,124 12	
Premium notes in force	431,108 71	
All other assets as per detailed statement	7,582 49	
Total admitted assets		$109,348,545 17

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in States of Virginia ($50,000) and Mississippi ($25,000); Great Britain ($350,000), Canada ($1,273,000), Brazil ($106,000), France ($200,000), Italy ($100,148), Switzerland ($19,300), Russia ($835,050), Bulgaria ($18,335), Wurtemburg ($45,196,20), Australia ($24,332,50), New Zealand ($24,332,50), Hungary ($40,100), for the protection of policy-holders	$3,110,794 20	
Real estate in foreign counteries	2,634,626 66	
		$5,745,420 86

LIABILITIES.

Losses reported, adjusted and unpaid	$ 1,040,394 58	
Re-insurance reserve at 4 per cent	98,929,864 00	
All other liabilities as per detailed statement on file	54,660 53	
Gross liabilities		$100,024,919 11
Surplus as regards policy-holders		$9,323,626 06

Income During Year.

Cash premiums received	$26,587,290 04	
Interest on mortgages	996,902 16	
Interest on loans and dividends	3,529,388 00	
From other sources	370,121 70	
Actual cash income		$31,483,701 90

Expenditures During Year.

Amount paid for losses	$7,078,272 48	
Cash dividends and other payments to policy-holders	6,201,271 54	
Commissions and brokerage	4,266,590 26	
Salaries and fees	890,117 78	
Taxes paid	199,595 43	
All other payments and expenses	1,326,016 01	
Actual cash expenditures		$19,961,863 50

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	150,381	$495,601,970 00
New policies issued	45,524	154,666,700 00
Old policies revived	230	1,035,442 00
Old policies increased	.....	182,523 00
Additions by dividends	.....	3,691,400 00
Totals	196,135	$655,178,035 00
Terminated in 1890	22,666	85,839,309 00
In force December 31st, 1890	173,469	$569,338,726 00
Policies reinsured		$2,745,000 00

Business in Maryland.

In force December 31st, 1889	1,504	$5,430,585 00
New policies issued	191	697,220 00
Totals	1,695	$6,127,805 00
Terminated in 1890	181	641,275 00
In force December 31st, 1890	1,514	$5,486,530 00

Premiums received	$223,814 60
Losses paid	177,150 87
Losses incurred	163,622 57

Sworn Statement, filed in this Department, of the

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

Commenced business 1858.

H. L. PALMER, *President.* J. W. SKINNER, *Secretary.*

PRINCIPAL OFFICE, MILWAUKEE.

Attorney to accept service in Maryland.....LLEWELLYN MILLER.

General Agent in Maryland.....LLEWELLYN MILLER.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 997,106 22	
Loans on mortgage of real estate	35,455,653 15	
Stocks and bonds owned by the company—market value	2,854,127 29	
Interest due and accrued	509,728 03	
Cash in company's office and in bank	907,457 55	
Premiums in course of collection	896,022 38	
Premium notes in force	602,741 62	
All other assets as per detailed statement	5,423 37	
Total admitted assets		$42,228,259 61

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in Canada, $100,000; Virginia, $10,000; for the protection of policy-holders	$110,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 194,305 98	
Re-insurance reserve required by law	32,713,050 00	
Unpaid dividends of surplus or other description of profits due policy-holders	60,000 00	
All other liabilities as per detailed statement on file	142,775 00	
Gross liabilities		$33,110,130 98
Surplus as regards policy-holders		$9,118,128 63

INCOME DURING YEAR.

Cash premiums received	$8,922,775 09	
Interest on mortgages	1,832,238 63	
Interest on loans and bonds	297,609 96	
From other sources	66,654 37	
Actual cash income		$11,119,278 05

Expenditures During Year.

Amount paid for losses	$2,592,788 33	
Cash dividends and other payments to policy-holders	1,330,347 41	
Commissions and brokerage	1,342,994 04	
Salaries and fees	288,358 89	
Taxes paid	115,074 49	
All other payments and expenses	313,241 81	
Actual cash expenditures		$5,982,804 97

Exhibit of Policies.

	No.	Amount.
In force December 31st 1889	84,329	$202,405,923 00
New policies issued	23,046	58,761,774 00
Old policies revived	372	910,393 00
Old policies increased	48	74,345 00
Additions by dividends		2,564,442 00
Totals	107,795	$264,716,877 00
Terminated in 1890	9,270	25,808,070 00
In force December 31st, 1890	98,525	$238,908,807 00

Business in Maryland.

In force December 31st, 1889	865	$2,991,806 00
New policies issued	117	520,943 00
Totals	982	$3,512,749 00
Terminated in 1890	53	97,882 00
In force December 31st, 1890	929	$3,414,867 00

Premiums received	$132,897 24
Losses paid	58,347 00
Losses incurred	57,139 00

Sworn Statement, filed in this Department, of the

PENN MUTUAL LIFE INSURANCE CO. OF PHILADELPHIA, PA.

Commenced business 1847.

EDWARD M. NEEDLES, *President.* HENRY C. BROWN, *Sec. and Treas.*

PRINCIPAL OFFICE, NOS. 921,, 923 AND 925 CHESTNUT STREET.

Attorney to accept service in Maryland.....FRANK MARKOE.

General Agent in Maryland....FRANK MARKOE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 958,851 60	
Loans on mortgage of real estate	5,433,458 65	
Stocks and bonds owned by the company—market value	6,178,574 00	
Loans on collaterals	2,639,315 41	
Interest due and accrued	127,230 29	
Cash in company's office and in bank	201,434 51	
Premiums in course of collection	407,384 10	
Premium notes in force	605,104 12	
All other assets as per detailed statement	3,508 32	
Total admitted assets		$16,554,861 00

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in State of Virginia for the protection of policyholders in said State	$10,000 00	
Sundry accounts	$10,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 144,320 00	
Re-insurance reserve at 4 per cent	14,158,395 00	
Unpaid dividends of surplus or other description of profits due policy-holders	49,428 45	
Life rate endowment fund and accumulations on special forms of policies	490,742 68	
All other liabilities as per detailed statement on file	36,004 84	
Gross liabilities		$14,878,890 97
Surplus as regards policy-holders		$1,675,970 03

INCOME DURING YEAR.

Cash premiums received	$3,608,190 99	
Interest on mortgages	280,664 39	
Interest on loans and dividends	547,768 29	
From other sources	110.243 29	
Actual cash income		$4,546,866 96

Expenditures During Year.

Amount paid for losses	$1,250,461 07	
Cash dividends	820,998 43	
Commissions and brokerage	397,478 84	
Salaries and fees	249,686 73	
Taxes paid	98,659 34	
All other payments and expenses	95,650 97	
Actual cash expenditures		$2,912,935 38

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	31,408	$79,069,580 00
New policies issued	7,020	19,533,868 00
Old policies revived	524	971,950 00
Old policies changed and increased	14	78,000 00
Additions by dividends		79,454 00
Totals	38,966	$99,732,852 00
Terminated in 1890	3,621	9,454,151 00
In force December 31st, 1890	35,345	$90,278,701 00
Policies re-insured	29	$157,100 00

Business in Maryland.

In force December 31st, 1889	827	$2,349,925 00
New policies issued	93	375,000 00
Totals	920	$2,724,925 00
Terminated in 1890	53	161,050 00
In force December 31st, 1890	867	$2,563,875 00

Premiums received	$93,928 64
Losses paid	75,962 00
Losses incurred	61,962 00

Sworn Statement, filed in this Department, of the

PHŒNIX MUTUAL LIFE INSURANCE CO. OF HARTFORD, CONN.

Commenced business 1851.

JONATHAN B. BUNCE, *President.* CHAS. H. LAWRENCE, *Secretary.*

PRINCIPAL OFFICE, HARTFORD.

Attorney to accept service in Maryland.....GEO. F. D'UTASSY.

General Agent in Maryland.....GEO. F. D'UTASSY.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,149,819 38	
Loans on mortgage of real estate	6,261,705 87	
Stocks and bonds owned by the company—market value	1,072,814 36	
Loans on collaterals	4,975 00	
Interest due and accrued	171,807 73	
Cash in company's office and in bank	322,597 78	
Premiums in course of collection	77,379 77	
Premium notes in force	819,461 78	
Total admitted assets		$9,880,561 67

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in Canada for the protection of policy-holders	$124,280 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 106,314 00	
Re-insurance reserve required by law	8,701,984 00	
Reserve on real estate	96,690 26	
All other liabilities as per detailed statement on file	12,062 09	
Gross liabilities		$8,917,050 35
Surplus as regards policy-holders		$963,511 32

INCOME DURING YEAR.

Cash premiums received	$703,072 99	
Interest on mortgages	433,958 28	
Interest on loans and dividends	103,703 96	
From other sources	69,090 57	
Actual cash income		$1,309,825 80

Expenditures During Year.

Amount paid for losses	$841,911 02	
Cash dividends and other payments to policy-holders	209,857 30	
Commissions and brokerage	66,466 84	
Salaries and fees	104,187 40	
Taxes paid	30,541 43	
Cash paid for rent	9,575 13	
All other payments and expenses	31,999 45	
Actual cash expenditures		$1,294,538 57

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	17,101	$23,955,464 00
New policies issued	1,755	3,363,324 00
Old policies revived	4	9,000 00
Additions by dividends		20,051 00
Totals	18,860	$27,347,839 00
Terminated in 1889	1,446	2,282,903 00
In force December 31st, 1890	17,414	$25,064,936 00

Business in Maryland.

In force December 31st, 1889	64	$135,026 00
New policies issued	17	53,759 00
Totals	81	$188,785 00
Terminated in 1890	12	16,822 00
In force December 31st, 1890	69	$171,963 00

Premiums received	$3,642 22
Losses paid	5,467 00
Losses incurred	5,467 00

Sworn Statement, filed in this Department, of the

PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA, PA.

Commenced business 1865—Capital stock $1,000,000.

SAM'L. R. SHIPLEY, *President.* ASA S. WING, *Actuary.*

PRINCIPAL OFFICE, No. 409 CHESTNUT STREET.

Attorney to accept service in Maryland ..... ELISHA H. WALKER.

General Agents in Maryland..... WALKER & TAYLOR.

SUMMARY OF ASSETS, 31st DECEMBER, 1890.

Real estate...	$1,151,550 00	
Loans on mortgage of real estate.....	8,245,424 38	
Stocks and bonds owned by the company—market value.....	6,284,355 00	
Loans on collaterals.....	2,072,834 86	
Interest due and accrued	174,182 17	
Cash in company's office and in bank.....	76,218 82	
Premiums in course of collection.....	518,767 35	
Premium notes in force.....	32,045 51	
All other assets as per detailed statement..	2,746 35	
Total admitted assets..... ...		$18,558,124 44

LIABILITIES.

Losses reported, adjusted and unpaid.....	$ 16,592 21	
Re-insurance reserve at 4 per cent.....	16,020,692 00	
Unpaid dividends of surplus or other description of profits due policy-holders.	23,386 22	
All other liabilities as per detailed statement on file.....	39,961 18	
Gross liabilities.....		$16,100,631 61
Surplus as regards policy-holders.....		$ 2,457,492 83

INCOME DURING YEAR.

Cash premiums received.....	$3,112,898 93	
Interest on mortgages.....	465,891 88	
Interest on loans and dividends.....	334,184 75	
From other sources.....	13,953 36	
Actual cash income.....		$3,926,928 92

Expenditures During Year.

Amount paid for losses	$999,140 00	
Cash dividends and other payments to policy-holders	537,502 96	
Commissions and brokerage	275,932 40	
Salaries and fees	150,935 46	
Taxes paid	48,061 68	
Cash paid for rent	9,262 09	
All other payments and expenses	215,098 55	
Actual cash expenditures		$2,235,933 14

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	23,406	$71,816,566 00
New policies issued	4,039	12,624,316 00
Old policies revived	80	228,345 00
Old policies increased and changed	71	274,500 00
Additions by dividends		114,194 00
Totals	27,596	$85,057,921 00
Terminated in 1890	1,969	5,782,976 00
In force December 31st, 1890	25,627	$79,274,945 00

Business in Maryland.

In force December 31st, 1889	974	$4,225,842 00
New policies issued	160	642,212 00
Totals	1,134	$4,868,054 00
Terminated in 1890	44	171,430 00
In force December 31st, 1890	1,090	$4,696,624 00

Premiums received	$179,708 15
Losses paid	23,000 00
Losses incurred	23,000 00

Sworn Statement, filed in this Department, of the

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY

OF NEW YORK, N. Y.

Commenced business 1875.—Capital stock $100,000.

SHEPPARD HOMANS, *President.* WILLIAM E. STEVENS, *Secretary.*

PRINCIPAL OFFICE, NO. 120 BROADWAY.

Attorney to accept service in Maryland.....WM. M. NICKERSON.

General Agent in Maryland.....DR. CHARLES C. BUCK.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 75,708 83	
Loans on mortgage of real estate	107,900 00	
Stocks and bonds owned by the company—market value	369,251 34	
Loans on collaterals	26,250 00	
Interest due and accrued	5,582 02	
Cash in company's office and in bank	91,154 77	
Premiums in course of collection	130,043 66	
Total admitted assets		$805,890 62

ASSETS NOT ADMITTED IN MARYLAND.

Deposits in Virginia, $10,000; Canada, $54,500; for the protection of policy-holders.	$64,500 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$134,000 00	
Re-insurance reserve at 4 per cent	294,745 00	
Gross liabilities		$428,745 00
Surplus as regards policy-holders		$377,145 62

INCOME DURING YEAR.

Cash premiums received	$1,512,590 53	
Interest on mortgages	7,225 29	
Interest on loans and dividends	23,591 96	
Actual cash income		$1,543,407 78

EXPENDITURES DURING YEAR.

Amount paid for losses	$706,958 00	
Cash dividends and other payments to policy-holders	348,121 36	
Commissions and brokerage	173,546 37	
Salaries and fees	80,079 86	
Taxes paid	15,999 88	
Cash paid for rent	19,232 15	
All other payments and expenses	57,347 68	
Actual cash expenditures		$1,401,285 30

EXHIBIT OF POLICIES.

	No.	Amount.
In force December 31st, 1889	15,751	$60,954,108 00
New policies issued	4,811	16,088,080 00
Old policies revived	18	62,000 00
Old policies increased	12	24,250 00
Totals	20,592	$77,128,438 00
Terminated in 1890	3,375	11,996,929 00
In force December 31st, 1890	17,217	$65,131,509 00
Policies re-insured	131	$666,500 00
Industrial policies in force December 31st, 1890.	52	$7,530 00

BUSINESS IN MARYLAND.

In force December 31st, 1889	23	$102,000 00
New policies issued	23	93,000 00
Totals	46	$195,000 00
Terminated in 1890	3	14,000 00
In force December 31st, 1890	43	$181,000 00

Premiums received	$3,365 00
Losses paid	none.
Losses incurred	5,000 00

Sworn Statement, filed in this Department, of the

PRUDENTIAL INSURANCE COMPANY OF AMERICA, OF NEWARK, N. J.

Commenced business 1876—Capital stock $837,200.

JOHN F. DRYDEN, *President.* FORREST F. DRYDEN, *Secretary.*

PRINCIPAL OFFICE, NEWARK.

Attorney to accept service in Maryland.....OLIVER F. DAY.

General Agents in Maryland..... ..... { WM. H. RILEY. WM. H. BUSHNELL.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 625,044 27	
Loans on mortgage of real estate	3,682,797 00	
Stocks and bonds owned by the company—cost value	354,012 50	
Loans on collaterals	1,704 05	
Interest due and accrued	47,566 73	
Cash in company's office and in bank	317,996 80	
Premiums in course of collection	59,667 84	
All other assets as per detailed statement	183 33	
		$5,088,972 52
Deduct depreciation from cost of assets		4,077 50
Total admitted assets		$5,084,895 02

LIABILITIES.

Re-insurance reserve at 4 per cent	$3,307,155 00	
Gross liabilities		$3,307,155 00
Surplus as regards policy-holders		$1,777,740 02

INCOME DURING YEAR.

Cash premiums received	$5,636,875 64	
Interest on mortgages	159,871 89	
Interest on loans and dividends	13,283 57	
From other sources	11,621 44	
Actual cash income		$5,821,652 54

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,749,713 84	
Cash dividends and other payments to policy-holders	5,183 96	
Commissions and brokerage	1,469,727 74	
Salaries and fees	1,116,272 52	
Taxes paid	70,594 48	
Cash paid stockholders for dividends	83,720 00	
All other payments and expenses	139,962 58	
Actual cash expenditures		$4,635,175 12

EXHIBIT OF POLICIES

	No.	Amount.
In force December 31st, 1889	1,839	$2,328,862 00
New policies issued	2,445	3,025,372 00
Old policies revived	39	44,700 00
Old policies increased		5,304 00
Totals	4,323	$5,404,238 00
Terminated in 1890	1,051	1,325,082 00
In force December 31st, 1890	3,272	$4,079,156 00
Policies re-insured	29	$96,863 00
Industrial policies in force December 31st, 1890	1,228,332	$135,084,498 00
Health insurance and weekly annuities in force December 31st, 1890	197	$774 00

BUSINESS IN MARYLAND.

Ordinary policies in force December 31st, 1889.	23	$28,000 00
Ordinary policies issued in 1890	6	5,500 00
Totals	29	$33,500 00
Terminated in 1890, ordinary	5	5,500 00
In force December 31st, 1890, ordinary	24	$28,000 00
Industrial policies in force December 31st, 1889.	29,247	$3,011,403 00
Industrial policies issued in 1890	19,238	2,053,556 00
Totals	48,485	$5,064,959 00
Terminated in 1890, industrial	16,332	$1,798,662 00
In force December 31st, 1890, industrial.	32,153	$3,266,297 00

Premiums received	$136,587 08
Losses paid	45,799 27
Losses incurred	45,779 27

Sworn Statement, filed in this Department, of the

STANDARD LIFE AND ACCIDENT INS. CO. OF DETROIT, MICH.

Commenced business 1884—Capital stock $200,000.

D. M. Ferry, *President.* Stewart Marks, *Secretary.*

Principal Office, Detroit.

Attorney to accept service in Maryland.....N. T. Tongue.

General Agent in Maryland.....N. T. Tongue.

Summary of Assets, 31st December, 1890.

Loans on mortgage of real estate.....	$288,222 22	
Stocks and bonds owned by the company—market value.....	35,000 00	
Interest due and accrued.....	7,012 56	
Cash in company' s office and in bank	81,790 52	
Premiums in course of collection.....	142,244 90	
Total admitted assets.....		$554,270 20

Liabilities.

Losses reported, adjusted and unpaid.....	$ 28,966 66	
Re-insurance reserve required by law.....	267,668 49	
All other liabilities as per detailed statement on file.....	36,983 67	
Gross liabilities.....		$333,618 82
Surplus as regards policy-holders.....		$220,651 38
Capital stock.....		200,000 00
Surplus over capital.....		$ 20,651 38

Income During Year.

Cash premiums received.....	$553,606 38	
Interest on mortgages.....	19,454 57	
Interest on loans and dividends.....	669 89	
Actual cash income.....		$573,730 84

Expenditures During Year.

Amount paid for losses.....	$280,723 68	
Commissions and brokerage.....	141,946 19	
Salaries and fees.....	73,380 86	
Taxes paid.....	15,296 07	
All other payments and expenses.....	45,020 51	
Actual cash expenditures		$556,367 31

STOCKS AND BONDS IN STATEMENT.

	Par Value.	Market Value.
Detroit City bonds	$35,000 00	$35,000 00

Total amount at risk 31st December, 1890 ..... $62,853,300 00

BUSINESS IN MARYLAND IN 1890.

Accident risks written in 1890	$1,474,500 00
Premiums received	6,337 83
Losses paid	410 26
Losses incurred	410 26

Sworn Statement, filed in this Department, of the

STATE MUTUAL LIFE ASSURANCE CO. OF WORCESTER, MASS.

Commenced business 1845.

A. G. BULLOCK, *President.* H. M. WITTER, *Secretary.*

PRINCIPAL OFFICE, No. 240 MAIN STREET.

Attorney to accept service in Maryland ..... GEORGE C. GANTZ.

General Agent in Maryland ..... GEORGE C. GANTZ.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 390,000 00	
Loans on mortgage of real estate	1,117,959 00	
Stocks and bonds owned by the company—market value	3,452,040 00	
Loans on collaterals	832,434 00	
Interest due and accrued	59,895 00	
Cash in company's office and in bank	85,258 02	
Loans to corporations	307,000 00	
Premium notes in force	146,381 14	
All other assets as per detailed statement	5,605 00	
Total admitted assets		$6,396,572 16

LIABILITIES.

Losses reported, adjusted and unpaid	$ 6,430 00	
Re-insurance reserve at 4 per cent	5,520,255 00	
Gross liabilities		$5,526,685 00
Surplus as regards policy-holders		$869,887 16

Income During Year.

Cash premiums received	$1,385,720 92	
Interest on mortgages	56,340 20	
Interest on loans and dividends	210,900 29	
From other sources	19,646 62	
Actual cash income		$1,672,608 03

Expenditures During Year.

Amount paid for losses	$323,978 86	
Cash dividends and other payments to policyholders	294,856 73	
Commissions and brokerage	178,078 47	
Salaries and fees	91,139 81	
Taxes paid	18,402 12	
All other payments and expenses	27,847 66	
Actual cash expenditures		$934,303 65

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	11,007	$30,476,430 00
New policies issued	2,374	7,288,002 00
Old policies revived	3	11,931 00
Old policies increased		4,241 00
Change from end. to life		5,000 00
Additions by dividends		56,647 00
Totals	13,384	$37,842,251 00
Terminated in 1890	1,004	2,824,300 00
In force December 31st, 1890	12,380	$35,017,951 00
Policies re-insured	12	118,000 00

Business in Maryland.

In force December 31st, 1889	172	$549,750 00
New policies issued	50	182,000 00
Totals	222	$731,750 00
Terminated in 1890	19	67,691 00
In force December 31st, 1890	203	$664,059 00

Premiums received	$31,608 02
Losses paid	5,000 00
Losses incurred	5,000 00

Sworn Statement, filed in this Department, of the

TRAVELERS INSURANCE COMPANY OF HARTFORD, CONN.

Commenced business 1864—Capital stock $600,000.

JAMES G. BATTERSON, *President.* RODNEY DENNIS, *Secretary.*

PRINCIPAL OFFICE, HARTFORD.

Attorney to accept service in Maryland.....O. M. CUMMINGS.

General Agent in Maryland.....O. M. CUMMINGS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$1,159,189 92	
Loans on mortgage of real estate	3,227,143 07	
Stocks and bonds owned by the company—market value	5,719,323 88	
Loans on collaterals	963,509 48	
Interest due and accrued	62,536 34	
Cash in company's office and in bank	807,314 26	
Premiums in course of collection	275,450 44	
Total admitted assets		$12,214,467 39

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in the State of Virginia for the protection of policy-holders in said State	$30,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 231,099 00	
Re-insurance reserve required by law	9,214,565 39	
All other liabilities as per detailed statement on file	10,000 00	
Gross liabilities		$9,455,664 39
Surplus as regards policy-holders		$2,758,803 00

INCOME DURING YEAR.

Cash premiums received	$3,643,592 06	
Interest on mortgages	238,792 67	
Interest on loans and dividends	338,940 33	
From other sources	44,834 88	
Actual cash income		$4,266,159 94

EXPENDITURES DURING YEAR.

Amount paid for losses	$1,625,695 70	
Cash dividends and other payments to policy-holders	102,267 64	
Commissions and brokerage	732,975 51	
Salaries and fees	315,649 50	
Taxes paid	53,066 48	
Cash paid stockholders for dividends	96,000 00	
All other payments and expenses	243,997 40	
Actual cash expenditures		$3,169,652 23

EXHIBIT OF POLICIES.

In force December 31st, 1889	Life	22,447	$ 44,978,949 00
	Accident	73,095	243,746,608 00
New policies issued	Life	4,153	13,695,858 00
	Accident	101,928	289,381,670 00
Old policies revived		67	130,273 00
Old policies increased		..	37,330 00
Transfer		204	465,692 00
Totals	Life	26,871	$ 59,308 102 00
	Accident	175,023	533,128,278 00
Terminated in 1890	Life	2,327	5,749,882 00
	Accident	103,480	288,917,189 00
In force December 31st, 1890	Life	24,544	$ 53,558,220 00
	Accident	71,543	244,211,089 00
Policies re-insured	Life	153	1,053,118 00

BUSINESS IN MARYLAND.

In force December 31st, 1889	Life	189	$ 321,803 00
	Accident	375	1,776,242 00
New policies issued	Life	13	48,000 00
	Accident	485	2,354,700 00
Totals	Life	202	$ 369,803 00
	Accident	860	4,130,942 00
Terminated in 1890	Life	14	16,332 00
	Accident	521	2,058,806 00
In force December 31st, 1890	Life	188	$ 353,471 00
	Accident	339	2,072,136 00

Premiums received	$23,651 36
Losses paid	4,701 60
Losses incurred	4,701 60

Sworn Statement, filed in this Department, of the

UNION CENTRAL LIFE INSURANCE CO. OF CINCINNATI, OHIO.

Commenced business 1867—Capital stock $100,000.

JOHN M. PATTISON, *President.* E. P. MARSHALL, *Secretary.*

PRINCIPAL OFFICE, CINCINNATI.

Attorney to accept service in Maryland.....JESSE R. AKERS.

General Agent in Maryland.....JAS. C. CLARKE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 198,343 00	
Loans on mortgage of real estate	4,314,574 95	
Stocks and bonds owned by the company—cost value	2,825 00	
Loans on collaterals	384,126 91	
Interest due and accrued	171,199 20	
Cash in company's office and in bank	407,865 61	
Premiums in course of collection	341,123 08	
Premium notes in force	783,704 04	
All other assets as per detailed statement	1,300 00	
		$6,605,061 79
Deduct depreciation from cost of assets		575 00
Total admitted assets		$6,604,486 79

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in State of Virginia for the protection of policy-holders in said State	$10,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 26,667 00	
Re-insurance reserve required by law	5,490,965 00	
Unpaid dividends of surplus or other description of profits due policy-holders	2,250 47	
Premiums paid in advance	221,247 88	
Gross liabilities		$5,741,130 35
Surplus as regards policy-holders		$863,356 44

INCOME DURING YEAR.

Cash premiums received	$2,078,283 78	
Interest on mortgages	265,675 89	
Interest on loans and dividends	52,986 18	
From other sources	13,727 33	
Actual cash income		$2,410,673 18

Expenditures During Year.

Amount paid for losses	$363,879 11	
Cash dividends and other payments to policy-holders	368,508 43	
Commissions and brokerage	363,937 37	
Salaries and fees	225,603 17	
Taxes paid	32,480 18	
Cash paid stockholders for dividends	10,000 00	
All other payments and expenses	87,697 28	
Actual cash expenditures		$1,452,105 54

Exhibit of Policies.

	No.	Amount,
In force December 31st, 1889	24,614	$41,643,121 00
New polices issued	11,058	20,149,826 00
Old policies revived	515	954,114 00
Additions by dividends	.....	8,015 00
Totals	36,187	$62,755,076 00
Terminated in 1890	6,572	12,699,375 00
In force December 31st, 1890	29,615	$50,055,701 00

Business in Maryland.

In force December 31st, 1889	80	$265,697 00
New policies issued	18	88,000 00
Totals	98	$353,697 00
Terminated in 1890	15	78,500 00
In force December 31st, 1890	83	$275,197 00

Premiums received	$11,454 10
Losses paid	7,500 00
Losses incurred	7,500 00

Sworn Statement, filed in this Department, of the

UNION MUTUAL LIFE INSURANCE CO. OF PORTLAND, MAINE.

Commenced business 1849.

JOHN E. DE WITT, *President.* ARTHUR L. BATES, *Secretary.*

PRINCIPAL OFFICE, PORTLAND.

Attorney to accept service in Maryland.....DANIEL SCHOOLHAUS.

General Agent in Maryland.....DANIEL SCHOOLHAUS.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 978,996 82	
Loans on mortgage of real estate	1,376,754 66	
Stocks and bonds owned by the company—market value	2,735,469 53	
Loans on collaterals	379,372 84	
Interest due and accrued	66,392 57	
Cash in company's office and in bank	119,069 48	
Premiums in course of collection	118,418 29	
Premium notes in force	418,129 69	
All other assets as per detailed statement	1,163 84	
Total admitted assets		$6,193,767 72

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in State of Virginia for the protection of policy-holders in said State	$10,000 00	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 101,141 32	
Re-insurance reserve required by law	5,428,372 00	
Unpaid dividends of surplus or other description of profits due policy-holders	3,155 15	
All other liabilities as per detailed statement on file	2,078 76	
Gross liabilities		$5,534,747 23
Surplus as regards policy-holders		$ 659,020 49

INCOME DURING YEAR.

Cash premiums received	$782,363 78	
Interest on mortgages	86,619 12	
Interest on loans and dividends	79,876 08	
Cash received for rents	16,956 44	
From other sources	26,151 85	
Actual cash income		$1,091,967 27

Expenditures During Year.

Amount paid for losses	$632,290 79	
Cash dividends and other payments to policy-holders	94,309 43	
Commissions and brokerage	58,541 68	
Salaries and fees	159,796 34	
Taxes paid	15,433 93	
Cash paid for rent	10,263 78	
All other payments and expenses	74,941 06	
Actual cash expenditures		$1,045,577 01

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	14,873	$27,204,605 59
New policies issued	2,448	5,121,099 00
Old policies revived	24	52,382 53
Old policies increased		3,415 03
Old policies transferred	20	31,459 58
Additions by dividends		15,563 39
Mortuary additions to policies		165,058 80
Totals	17,365	$32,593,583 92
Add policies transferred to Me., Mo. and Mass. N. F. law extensions	412	873,850 00
Totals	17,777	$33,467,433 92
Terminated in 1890	2,544	5,248,680 38
In force December 31st 1890	15,233	$28,218,753 54
Policies re-insured	29	$169,278 00

Business in Maryland.

In force December 31st, 1889	270	$511,252 03
New policies issued	7	23,328 88
Totals	277	$534,580 91
Terminated in 1890	21	56,675 34
In force December 31st, 1890	256	$477,905 57

Premiums received	$13,699 45
Losses paid	9,070 00
Losses incurred	10,175 00

Sworn Statement, filed in this Department, of the

UNITED STATES LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1850.—Capital stock $440,000.

GEO. H. BURFORD, *President.* C. P. FRALEIGH, *Secretary.*

PRINCIPAL OFFICE, NOS. 261 AND 263 BROADWAY.

Attorney to accept service in Maryland.....W. W. McINTYRE.

General Agent in Maryland....W. W. McINTYRE.

SUMMARY OF ASSETS, 31ST DECEMBER, 1890.

Real estate	$ 156,304 00	
Loans on mortgage of real estate	3,738,468 84	
Stocks and bonds owned by the company—market value	1,787,180 89	
Loans on collaterals	159,273 38	
Interest due and accrued	73,453 04	
Cash in company's office and in bank	70,077 36	
Premiums in course of collection	228,571 78	
Premium notes in force	181,777 22	
Total admitted assets		$6,395,106 51

ASSETS NOT ADMITTED IN MARYLAND.

Deposit in Canada, for the protection of policy-holders	$100,000 00	
Bills receivable	$12,930 28	
Agents' ledger balances	21,450 01	
	$34,380 29	

LIABILITIES.

Losses reported, adjusted and unpaid	$ 22,170 00	
Re-insurance reserve required by law	5,467,179 00	
All other liabilities as per detailed statement on file	12,486 38	
Gross liabilities		$5,501,835 38
Surplus as regards policy-holders		$893,271 13

INCOME DURING YEAR.

Cash premiums received	$1,009,160 59	
Interest on mortgages	168,584 08	
Interest on loans and dividends	119,729 33	
From other sources	1,073 00	
Actual cash income		$1,298,547 00

Expenditures During Year.

Amount paid for losses	$570,962 84	
Cash paid for surrendered policies and annuitants	86,889 43	
Commissions and brokerage	159,422 90	
Salaries and fees	138,050 95	
Taxes paid	19,079 33	
Cash paid stockholders for dividends	30,800 00	
All other payments and expenses	88,232 00	
Actual cash expenditures		$1,093,437 45

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	13,870	$30,431,272 00
New policies issued	3,878	11,955,157 00
Old policies revived	141	348,500 00
Old policies increased, changed and corrected	59	126,260 00
Totals	17,948	$42,861,189 00
Terminated in 1890	2,455	6,539,026 00
In force December 31st, 1889	15,493	$36,322,163 00
Policies reinsured	29	179,550 00

Business in Maryland.

In force December 31st, 1889	418	$743,520 00
New policies issued	88	247,600 00
Totals	506	$991,120 00
Terminated in 1890	43	92,615 00
In force December 31st, 1890	463	$898,505 00

Premiums received	$28,142 02
Losses paid	18,680 00
Losses incurred	18,430 00

Sworn Statement, filed in this Department, of the

WASHINGTON LIFE INSURANCE CO. OF NEW YORK, N. Y.

Commenced business 1860—Capital stock $125,000.

W. A. Brewer Jr., *Pres't.* Wm. Haxtun, *Vice-Pres't and Sec'y.*

Principal Office, No. 21 Courtland Street.

Attorney to accept service in Maryland.....L. H. Baldwin.

General Agent in Maryland.....L. H. Baldwin.

Summary of Assets, 31st December, 1890.

Real estate	$ 515,175 26	
Loans on mortgage of real estate	8,978,992 92	
Stocks and bonds owned by the company—market value	415,612 50	
Loans on collaterals	285,029 58	
Interest due and accrued	113,111 22	
Cash in company's office and in bank	125,293 19	
Premiums in course of collection	298,684 56	
Total admitted assets		$10,731,899 23

Assets not Admitted in Maryland.

Deposit in State of Virginia for the protection of policy-holders	$10,000 00	
Agents' ledger balances	$48,434 98	

Liabilities.

Losses reported, adjusted and unpaid	$ 35,250 22	
Re-insurance reserve required by law	9,734,475 00	
All other liabilities as per detailed statement on file	7,820 86	
Gross liabilities		$9,777,546 08
Surplus as regards policy-holders		$954,353 15

Income During Year.

Cash premiums received	$2,082,807 69	
Interest on mortgages	414,335 03	
Interest on loans and dividends	36,789 18	
From other sources	21,512 15	
Actual cash income		$2,555,444 05

Expenditures During Year.

Amount paid for losses	$832,397 72	
Cash dividends and other payments to policy-holders	456,698 21	
Commissions and brokerage	213,985 08	
Salaries and fees	176,028 47	
Taxes paid	23,466 72	
Cash paid stock-holders for dividends	9,072 00	
All other payments and expenses	156,362 93	
Actual cash expenditures		$1,868,011 13

Exhibit of Policies.

	No.	Amount.
In force December 31st, 1889	21,028	$46,390,324 00
New policies issued	4,498	9,443,641 00
Old policies revived	361	957,265 00
Additions by dividends		237,567 00
Totals	25,887	$57,028,797 00
Terminated in 1890	3,803	8,631,471 00
In force December 31st, 1890	22,084	$48,397,326 00

Business in Maryland.

In force December 31st, 1889	329	$ 774,787 00
New policies issued	101	321,036 00
Totals	430	$1,095,823 00
Terminated in 1890	100	285,560 00
In force December 31st, 1890	330	$ 810,263 00

Premiums received	$37,972 88
Losses paid	32,528 30
Losses incurred	32,528 30

Abstracts G.

Co-operative Assessment Associations

AND

MUTUAL AID SOCIETIES

OF MARYLAND AND OTHER STATES.

Abstracts compiled from Sworn Statements, to December 31st, 1890, filed in this Department.

Sworn Statement, filed in this Department, of the

BALTIMORE MEDICAL AID SOCIETY OF BALTIMORE, MD.

Commenced business 1889.

DR. HENRY STARK, *President.* SAMUEL H. KRONHIMER, *Secretary.*

PRINCIPAL OFFICE, NO. 2 N. HOLLIDAY STREET,

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$5,536 29	
Contingent assets, viz: Due from members	300 00	
Total assets		$5,836 29

INCOME DURING THE YEAR 1890.

Entrance fees and annual dues	$ 160 50	
Assessments and weekly payments	1,375 79	
From all other sources	4,300 00	
Total income received during the year		$5,836 29

EXPENDITURES DURING THE YEAR 1890.

Total payments to members for claims	$ 335 00	
Salaries of officers	1,193 00	
Office rent, clerk hire and office expenses	772 32	
Commissions, salaries and advances paid to agents	1,601 16	
Medical examiners' fees	596 00	
All other expenditures	325 00	
Total expenditures during the year		$4,822 48

ANSWERS TO GENERAL INTERROGATORIES.

Question. What kind of benefits does the association issue certificates for?

Answer. Death, sick and medical aid.

Q. How many of each kind were in force December 31st, 1890?

A. 509 death, and 530 sick and medical aid.

Q. What is the maximum amount of certificate issued of each kind?

A. Death, $500.00; sick, $2.50 weekly.

Q. How many members in each class at the beginning of the year?

A. 100 death, and 200 sick and medical aid.

Q. How many at the end of year, 31st December, 1890?

A. 509 death, and 530 sick and medical aid.

Q. How many members died during the year?

A. Four.

Q. How many members claimed sick benefits?

A. Fifty.

Sworn Statement, filed in this Department, of the

BALTIMORE MUTUAL AID SOCIETY OF BALTIMORE, MD.

Commenced business 1882.

FRANK S. STROBRIDGE, *President.* WILLIAM O. MAC GILL, *Secretary,*

PRINCIPAL OFFICE, S. E. COR. PARK AVE. AND SARATOGA STREET.

ASSETS, DECEMBER 31st, 1890.

Cash assets	$ 128,608 46	
Contingent assets, viz: Due from members, $3,960.16; agents ledger balances, $4,038.01; due from agents, $1,965.70; stationery and furniture, $4,920.34	14,884 21	
Total assets		$143,492 67

LIABILITIES, DECEMBER 31st, 1890.

Advance assessments	$ 769 91	
All other debts and claims against the company	4,900 00	
Total liabilities		$5,669 91

INCOME DURING THE YEAR 1890.

Assessments	$245,128 60	
From all other sources	13,882 17	
Total income received during the year		$259,010 77

EXPENDITURES DURING THE YEAR 1890.

For losses and claims as per schedule	$105,078 31	
Amounts returned to members	1,299 91	
Commissions and fees retained by or paid to agents or officers	52,330 42	
Salaries and traveling expenses of agents	39,858 96	
Medical examiners' fees	1,280 50	
Salaries and other compensation of officers and clerks	21,368 48	
Office rent and taxes	3,292 17	
Advertising and printing	2,216 51	
All other items	8,601 40	
Total expenditures during the year		$235,326 66

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	42,754	$1,423,824 50
Claims paid in United States during year 1890—actual cash paid	7,025	105,078 31
Total face amount of claims unpaid in United States, 31st December, 1890		none

MARYLAND BUSINESS.

	No.	Amount.
Total face amount of certificates written in Maryland during 1890	22,002	$804,890 00
Total face amount of certificates in force in Maryland, 31st December, 1890	27,124	811,166 50
Claims paid in Maryland during 1890—actual cash paid	4,049	66,094 64
Total face amount of claims unpaid in Maryland, 31st December, 1890		none

Sworn Statement, filed in this Department, of the

EQUITABLE ENDOWMENT ASSOCIA'N OF WEST VIRGINIA.

Commenced business 1885.

HORACE S. CUMMINGS, *President.* ALLEN C. CLARK, *Secretary.*

PRINCIPAL OFFICE, 605 F ST., N. W. WASHINGTON, D. C.

Attorney to accept service in Maryland.....HENRY W. FOX.

General Agent in Maryland....HENRY HOLLAND.

ASSETS, DECEMBER 31st, 1890.

Cash assets	$12,671 33	
Contingent assets, viz: Due from members	3,391 80	
Total assets		$16,063 13

INCOME DURING THE YEAR 1890.

Annual dues	$ 134 00	
Assessments	48,316 62	
From all other sources	18,128 29	
Total income received during the year		$66,578 91

EXPENDITURES DURING THE YEAR 1890.

For losses and claims as per schedule	$17,131 25	
Commissions and fees retained by or paid to agents or officers	419 70	
Salaries and traveling expenses of agents	1,151 18	
Medical examiners' fees	1,702 20	
Salaries and other compensation of officers and clerks	25,184 27	
Office rent and taxes	1,217 79	
Advertising and printing	1,483 54	
All other items	15,308 80	
Total expenditures during the year		$63,598 73

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	17,749	$835,241 00
Claims paid in United States during year 1890—actual cash paid	227	117,131 25
Total face amount of claims unpaid in United States, 31st December, 1890		none

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1890		none
Total face amount of certificates in force in Maryland, 31st December, 1890	5,118	$156,067 00
Claims paid in Maryland during 1890—actual cash paid	42	2,285 00
Total face amount of claims unpaid in Maryland, 31st December, 1890		none

---

Sworn Statement, filed in this Department, of the

EUREKA MUTUAL AID SOCIETY OF BALTIMORE, MD.

Commenced business 1882.

W. S. GILLESPIE, *President.* R. W. GRIFFIN, *Secretary.*

PRINCIPAL OFFICE, No. 108 E. SARATOGA STREET.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$1,353 65	
Contingent assets, viz.: Agents' ledger balances and office furniture	1,671 00	
Total assets		$3,024 65

INCOME DURING THE YEAR 1890.

Assessments and weekly payments	$11,017 04	
From all other sources	7 46	
Total income received during the year		$11,024 50

EXPENDITURES DURING THE YEAR 1890.

Total payments to members for claims	$4,484 35	
Salaries of officers	1,880 30	
Office rent, clerk hire and office expenses	472 76	
Commissions, salaries and advances paid to agents	4,221 58	
All other expenditures	77 00	
Total expenditures during the year		$11,135 99

ANSWERS TO GENERAL INTERROGATORIES.

Question. What kinds of benefits does the association issue certificates for?

Answer. Sick and death and death only.

Q. How many of each kind were in force December 31st, 1890?

A. 1794.

Q. What is the maximum amount of certificate issued of each kind?

A. Sick, $7.00 weekly, $70.00 death. Death $360.00.

Q. How many members in each class at the beginning of the year?

A. 2,490 sick, 103 death.

Q. How many at end of year, 31st December, 1890?

A. 1,744 sick, 50 death.

Q. How many members died during the year?

A. 18.

Q. How many members claimed sick benefits?

A. 952.

Sworn Statement, filed in this Department, of the

FIDELITY MUT. LIFE ASSOCIATION OF PHILADELPHIA, PA.

Commenced business 1879.

L. G. FOUSE, *President.* W. S. CAMPBELL, *Secretary.*

PRINCIPAL OFFICE, No. 914 WALNUT STREET.

Attorney to accept service in Maryland.....P. L. PERKINS.

General Agent in Maryland.....N. Z. SEITZ.

ASSETS, DECEMBER 31ST, 1890.

Cash assets.....	$274,359 84	
Contingent assets, viz: Agents' ledger balances, $20,106 01; loans on renewal, $74,914 09; bills receivable and printing machinery, $20,061 01; indemnity reserve, $721,358 17	836,439 36	
Total assets.....		$1,110,799 20

LIABILITIES, DECEMBER 31ST, 1890.

Death claims reported, but not due, (No. 29)...	$71,000 00	
Death claims resisted, (No. 4).....	12,500 00	
Total liabilities.....		$83,500 00

INCOME DURING THE YEAR 1890.

Annual dues.....	$187,678 96	
Assessments.....	373,277 12	
From all other sources.....	13,650 59	
Total income received during the year....		$574,606 67

EXPENDITURES DURING THE YEAR 1890.

For losses and claims as per schedule.....	$300,306 56	
Amounts returned to members..	3,400 58	
Commissions and fees retained by or paid to agents or officers.....	69,592 67	
Salaries and traveling expenses of agents.....	15,711 63	
Medical examiners' fees.....	11,694 83	
Salaries and other compensation of officers and clerks.....	40,455 53	
Office rent and taxes.....	6,684 24	
Advertising and printing.....	16,732 69	
All other items	26,730 38	
Total expenditures during the year.....		$491,309 11

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890.....	12,176	$26,955,650 00
Claims paid in the United States during year 1890—actual cash paid.....	138	300,306 50
Total face amount of claims unpaid in United States, 31st December, 1890.....	5	15,500 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1890.....	15	34,000 00
Total face amount of certificates in force in Maryland, 31st December, 1890.....	233	706,500 00
Claims paid in Maryland during 1890—actual cash paid.....	4	10,631 56
Total face amount of claims unpaid in Maryland, 31st December, 1890.....		none

Sworn Statement, filed in this Department, of the

GLOBE RESERVE INSURANCE COMPANY OF BALTIMORE, MD.

Commenced business 1884.

W. J. Wroth, *President.* J. L. Unverzagt, *Secretary.*

Principal, Office, No. 1 W. Lexington Street.

Assets, December 31st, 1890.

Cash assets	$2,357 78	
Total assets		$2,357 78

Liabilities, December 31st, 1890.

Death claims due and unpaid	$ 48 00	
Death claims reported, but not due, (No. 9)	1,991 00	
Total liabilities		$2,039 00

Income During the Year 1890.

Membership fees	$ 579 00	
Assessments	22,207 17	
Total income received during the year		$22,786 17

Expenditures During the Year 1890.

For losses and claims as per schedule	$13,102 89	
Commissions and fees retained by or paid to agents or officers	640 00	
Salaries and traveling expenses of agents	9,010 00	
Medical examiners' fees	6 50	
Salaries and other compensation of officers and clerks	2,338 74	
Office rent and taxes	600 00	
Advertising and printing	483 73	
All other items	2,874 90	
Total expenditures during the year		$29,056 76

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	524	$793,850 00
Claims paid in United States during year 1890—actual cash paid		13,102 89
Total face amount of claims unpaid in United States, 31st December, 1890		none

Maryland Business.

Total face amount of certificates written in Maryland during 1890		none
Total face amount of certificates in force in Maryland, 31st December, 1890	66	19,900 00
Claims paid in Maryland during 1890—actual cash paid		none
Total face amount of claims unpaid in Maryland, 31st December, 1890		none

Sworn Statement, filed in this Department, of the

HOME FRIENDLY SOCIETY OF BALTIMORE, MARYLAND.

Commenced business 1884.

WILLIAM SILVERWOOD, *President.* GEORGE A. CHASE, *Secretary.*

PRINCIPAL OFFICE, No. 100 W. FAYETTE ST., BALTIMORE, MD.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$12,014 49	
Contingent assets, viz: Due from members, $5,879.07; furniture and stationery $2,000; Agents' ledger balances, $5,080.06	12,959 13	
Total assets		$24,973 62

LIABILITIES, DECEMBER 31ST, 1890.

Death claims due and unpaid	$3,056 00	
Death claims reported, but not due (No. 8)	8,000 00	
All other debts and claims against the company	2,693 04	
Total liabilities		$13,749 04

INCOME DURING THE YEAR 1890.

Membership fees	$ 2,382 03	
Annual dues	1,154 45	
Assessments	82,788 38	
Fees from books and cards	93 51	
From all other sources	25,188 13	
Total income received during the year		$111,606 50

EXPENDITURES DURING THE YEAR 1890.

For losses and claims as per schedule	$52,561 42	
Amounts returned to members	181 27	
Commissions and fees retained by or paid to agents or officers	27,536 94	
Salaries and traveling expenses of agents	8,473 04	
Medical examiners' fees	1,151 82	
Salaries and other compensation of officers and clerks	7,710 17	
Office rent and taxes	1,050 95	
Advertising and printing	1,542 98	
All other items	9,797 92	
Total expenditures during the year		$110,006 51

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	23,929	$5,020,600 00
Claims paid in United States during year 1890—actual cash paid	6,489	52,561 42
Total face amount of claims unpaid in United States, 31st December, 1890	8	11,056 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1890	11,680	$2,353,800 00
Total face amount of certificates in force in Maryland, 31st December, 1890	9,004	1,841,000 00
Claims paid in Maryland during 1890—actual cash paid	1,943	10,021 12
Total face amount of claims unpaid in Maryland, 31st December, 1890		none

Sworn Statement filed in this Department, of the

IMMEDIATE BENEFIT ASSOCIATION OF BALTIMORE, MD.

Commenced business 1890.

ADELBERT G. BOTTS, *President.* M. ROTHSCHILD, *Secretary.*

PRINCIPAL OFFICE, No. 322 W. BIDDLE STREET.

ASSETS, DECEMBER 31st, 1890.

Cash assets	$785 15	
Contingent assets	635 60	
Total assets		$1,420 75

LIABILITIES, DECEMBER 31st, 1890.

All other debts and claims against the company	$650 00	
Total liabilities		$650 00

INCOME DURING THE YEAR 1890.

Weekly payments	$2,910 50	
From all other sources	805 75	
Total income received during the year		$3,716 25

EXPENDITURES DURING THE YEAR 1890.

Total payments to members for claims	$ 175 50	
Salaries of officers	75 00	
Office rent, clerk hire and office expenses	634 61	
Commissions, salaries and advances paid to agents	1,799 79	
Medical examiners' fees	62 75	
All other expenditures	253 00	
Total expenditures during the year		$3,000 65

ANSWERS TO GENERAL INTERROGATORIES.

Question. What kinds of benefits does the association issue certificates for?

Answer. 1st, sick and death, 2nd, death only.

Q. How many of each kind were in force December 31st, 1890?

A. 1st, 1,480, 2nd, 75.

Q. What is the maximum amount of certificate issued of each kind?

A. 1st, $7.50 weekly and $75.00 at death.

Q. How many members in each class at the beginning of the year?

A. none.

Q. How many at end of year 31st December, 1890?

A. 1st, 1,477, 2nd, 75.

Q. How many members died during the year?

A. None.

Q. How many members claimed sick benefits?

A. 21.

Sworn Statement, filed in this Department, of the

KEYSTONE MUTUAL BENEFIT ASSOCIATION OF ALLENTOWN, PENNSYLVANIA.

Commenced business 1878.

DR. W. H. HARTZELL, *President.* DR. A. R. HORNE, *Secretary.*

PRINCIPAL OFFICE, ALLENTOWN.

Attorney to accept service in Maryland.....DR. B. F. HERMAN.

General Agent in Maryland.....DR. B. F. HERMAN.

ASSETS, DECEMBER 31ST, 1890.

Cash assets.....	$16,558 66	
Contingent assets, viz: Due from members.....	16,000 00	
Total assets.....		$32,558 66

LIABILITIES, DECEMBER 31ST, 1890.

Death claims due and unpaid, (No. of claims 7)..	$10,000 00	
Death claims reported, but not due, (No. 4).....	3,500 00	
Death claims resisted, (No. 2).....	2,000 00	
Total liabilities.....		$15,500 00

INCOME DURING THE YEAR 1890.

Membership fees.....	$ 4,583 00	
Annual dues.....	9,165 50	
Assessments.....	64,287 07	
From other sources.....	3,831 34	
Total income received during the year....		$81,866 91

EXPENDITURES DURING THE YEAR 1890.

For losses and claims as per schedule	$61,000 00	
Amounts returned to members	60 65	
Commissions and fees retained by or paid to agents or officers	7,637 59	
Salaries and traveling expenses of agents	7,017 63	
Salaries and other compensation of officers and clerks	4,658 23	
Office rent and taxes	2,032 07	
Advertising and printing	357 30	
All other items	1,030 92	
Total expenditures during the year		$83,794 39

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1890	2,864	$4,192,000 00
Claims paid in United States during year 1890—actual cash paid	59	61,000 00
Total face amount of claims unpaid in United States 31st December, 1890	13	15,500 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1890	12	$181,000 00
Total face amount of certificates in force in Maryland, 31st December, 1890	341	415,500 00
Claims paid in Maryland during 1890—actual cash paid	10	10,000 00
Total face amount of claims unpaid in Maryland 31st December, 1890		none.

Sworn Statement, filed in this Department, of the

MARYLAND BENEFICIAL ASSOCIATION OF HAGERSTOWN, MD.

Commenced business, 1890.

CHAS. W. SEBOLD, *President.* ALEX. R. HAGNER, *Secretary.*

PRINCIPAL OFFICE, HAGERSTOWN, MD.

ASSETS, FEBRUARY 10th, 1891.

Cash assets	$1,238 49	
Total assets		$1,238 49

INCOME DURING THE YEAR 1890.

Assessments and weekly payments	$7,010 74	
Total income received during the year		$7,010 74

EXPENDITURES DURING THE YEAR 1890.

Total payments to members for claims	$1,911 49	
Salaries to officers	1,740 00	
Office rent, clerk hire and office expenses	112 50	
Commissions, salaries and advances paid to agents.	1,895 76	
Medical examiners' fees	12 50	
All other expenditures	100 00	
Total expenditures during the year		$5,772 25

ANSWERS TO GENERAL INTERROGATORIES.

Question. What kinds of benefits does the association issue certificates for?

Answer. Sick and death.

Q. How many of each kind were in force February 10th, 1891?

A. 1,390.

Q. What is the maximum amount of certificate issued of each kind?

A. Sick, $25.00, death, $237.00.

Q. How many members in each class at the beginning of the year?

A. None.

Q. How many at end of year, 10th February, 1891?

A. 1,390.

Q. How many members died during the year?

A. 4.

Q. How many members claimed sick benefits?

A. 510.

Sworn Statement, filed in this Department, of the

MARYLAND MUTUAL BENEFIT ASSOC'N OF BALTIMORE, MD.

Commenced business 1888.

R. A. STANLEY, *President.* J. E. G. WEBB, *Secretary.*

PRINCIPAL OFFICE, No. 330 W. BIDDLE ST., BALTIMORE, MD.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$1,363 13	
Contingent assets	350 00	
Total assets		$1,713 13

LIABILITIES, DECEMBER 31ST, 1890.

All other debts and claims against the company	$566 00	
Total liabilities		$566 00

INCOME DURING THE YEAR 1890.

Assessments and weekly payments	$8,957 06	
From all other sources	26 63	
Total income received during the year		$8,983 69

EXPENDITURES DURING THE YEAR 1890.

Total payments to members for claims	$3,523 88	
Salaries of officers	400 00	
Office rent, clerk hire and office expenses	1,000 65	
Commissions, salaries and advances paid to agents	3,455 24	
Medical examiners' fees	20 50	
All other expenditures	58 22	
Total expenditures during the year		$8,458 49

ANSWERS TO GENERAL INTERROGATORIES.

Question. What kinds of benefits does the association issue certificates for?

Answer. Sick and death.

Q. How many of each kind were in force December 31st, 1890?

A. 6,004.

Q. What is the maximum amount of certificate issued of each kind?

A. Sick, $7.00; death, $60.00.

Q. How many members in each class at the beginning of the year?

A. 2,909.

Q. How many at end of year, 31st December 1890?

A. 6,004.

Q. How many members died during the year?

A. 16.

Q. How many members claimed sick benefits?

A. 336.

Sworn Statement, filed in this Department, of the

MARYLAND MUTUAL AID AND ACCIDENT ASSOCIATION OF BALTIMORE, MARYLAND.

Commenced business 1883.

C. J. R. Thorpe, *President.* W. C. Sherlock, *Secretary.*

Principal Office, No. 10 W. Fayette St.

Income During the Year 1890.

Annual dues	$428 33	
Assessments	970 62	
Medical examiners' fees	28 00	
Total income received during the year		$1,426 95

Expenditures During the Year 1890.

For losses and claims as per schedule	$970 62	
Salaries and other compensation of officers and clerks, office rent and taxes	428 33	
Total expenditures during the year		$1,426 95

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1890	103	$188,600 00
Claims paid in United States during year 1890—actual cash paid	5	970 62
Total face amount of claims unpaid in United States 31st December, 1890		none.

Maryland Business.

Total face amount of certificates written in Maryland during 1890	3	$ 4,000 00
Total face amount of certificates in force in Maryland 31st December, 1890	103	188,600 00
Claims paid in Maryland during 1890—actual cash paid	5	970 62
Total face amount of claims unpaid in Maryland 31st December, 1890		none.

Sworn Statement, filed in this Department, of the

MUTUAL AID SOCIETY OF BALTIMORE, MD.

Commenced business 1888.

E. F. Coward, *President.* Fred'k. C. Philpitt Jr., *Secretary.*

Principal Office, No. 316 St. Paul Street.

Assets, December 31st, 1890.

Cash assets	$526 93	
Contingent assets, viz: Due from members, $221.70; furniture and safe $105.00; Agents ledger balances, $25.00	326 70	
Total assets		$853 63

Liabilities, December 31st, 1890.

Death claims resisted, (No.1)	$25 00	
All other debts and claims against the company.	47 00	
Total liabilities		$72 00

Income During the Year 1890.

Membership fees	$ 41 10	
Assessments	3,897 90	
Total income received during the year		$3,939 00

Expenditures During the Year 1890.

For losses and claims as per schedule	$1,051 25	
Amounts returned to members	4 20	
Commissions and fees retained by or paid to agents or officers	524 48	
Salaries and traveling expenses of agents	36 00	
Medical examiners' fees	12 50	
Salaries and other compensation of officers and clerks	1,953 05	
Office rent and taxes	275 75	
Advertising and printing	41 42	
All other items	193 41	
Total expenditures during the year		$4,092 06

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	662	$19,647 00
Claims paid in United States during year 1890—actual cash paid		1,055 45
Total face amount of claims unpaid in United States, 31st December, 1890	1	25 00

MARYLAND BUSINESS.

	No.	Amount.
Total face amount of certificates written in Maryland during 1890	97	$3,089 00
Total face amount of certificates in force in Maryland, 31st December, 1890	389	11,561 00
Claims paid in Maryland during 1890—actual cash paid		626 95
Total face amount of claims unpaid in Maryland, 31st December, 1890		none

Sworn Statement, filed in this Department, of the

MUT. RESERVE FUND LIFE ASSOCIATION OF NEW YORK, N. Y.

Commenced business 1881.

EDWARD B. HARPER, *President.* FREDERICK T. BRAMAN, *Secretary.*

PRINCIPAL OFFICE, POTTER BUILDING, 38 PARK ROW.

Attorney to accept service in Maryland.....JOHN W. CARTER.

General Agent in Maryland....W. C. PAGE.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$2,798,155 34	
Contingent assets, viz: Due from members, $892,247 00; furniture, $12,885 28; Agents' ledger balances, $97,449 66; money in France, $49,441 42	1,052,023 36	
Total liabilities		$3,850,178 70

LIABILITIES, DECEMBER 31ST, 1890.

Advance Assessments	$ 16,341 51	
Death claims reported, but not due, (No. 123)	391,600 00	
Death claims resisted, (No. 8)	42,500 00	
Outstanding bonds obligations	286,307 96	
All other debts and claims against the company	513,142 00	
Total liabilities		$1,249,891 47

INCOME DURING THE YEAR 1890.

Membership fees	$ 171,258 37	
Annual dues	447,343 59	
Assessments	2,634,619 24	
Medical examiners' fees	33,204 00	
From all other sources	102,423 66	
Total income received during the year		$3,388,848 86

Expenditures During the Year 1890.

For losses and claims as per schedule	$2,146,498 05	
Commissions and fees retained by or paid to agents or officers	410,814 03	
Salaries and traveling expenses of agents	42,775 63	
Medical examiners' fees	43,207 30	
Salaries and other compensation of officers and clerks	94,517 97	
Office rent and taxes	46,943 49	
Advertising and printing	61,938 67	
All other items	124,563 78	
Total expenditures during the year		$2,971,258 92

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	58,515	$197,003,435 00
Claims paid in United States during year 1890—cash paid	633	2,146,489 05
Total face amount of claims unpaid in United States, 31st December, 1890	131	434,100 00

Maryland Business.

Total face amount of certificates written in Maryland during 1890	105	$419,000 00
Total face amount of certificates in force in Maryland, 31st December, 1890	1,480	5,768,500 00
Claims paid in Maryland during 1890—actual cash paid	33	152,750 00
Total face amount of claims unpaid in Maryland, 31st December, 1890	7	26,000 00

Sworn Statement, filed in this Department, of the

NORTHWESTERN MASONIC AID ASSOC'N OF CHICAGO, ILL.

Commenced business 1874.

DANIEL J. AVERY, *President.* JAMES A. STODDARD, *Secretary.*

PRINCIPAL OFFICE, HOME INSURANCE BUILDING, CHICAGO.

Attorney to accept service in Maryland.....WM. L. PFEIFER.

General Agent in Maryland.....JAS. E. DAVIS.

ASSETS, DECEMBER 31ST, 1890.

Cash assets.....	$412,813 08	
Contingent assets, viz: Due from members, $183,196; Agents' balances, $5,587 63.....	188,783 63	
Total assets.....		$601,596 71

LIABILITIES, DECEMBER 31ST, 1890.

Death claims due and unpaid.....	$ 43,666 66	
Death claims reported, but not due, (No. 53).....	154,500 00	
Death claims resisted.....	7,500 00	
Advance assessments.....	36,055 11	
All other debts and claims against the company.	1,660 69	
Total liabilities.....		$243,382 46

INCOME DURING THE YEAR.

Membership fees.....	$ 74,592 50	
Assessments.....	1,747,614 67	
From all other sources.....	15,802 67	
Total income received during the year....		$1,838,009 84

EXPENDITURES DURING THE YEAR 1890.

For losses and claims as per schedule.....	$1,497,133 34	
Amounts returned to members.....	8,713 00	
Commissions and fees retained by or paid to agents or officers.....	80,589 69	
Salaries and traveling expenses of agents.....	25,921 86	
Medical examiners' fees.....	14,323 50	
Salaries and other compensation of officers and clerks.....	83,695 65	
Office rent and taxes.....	8,200 08	
Advertising and printing.....	9,638 58	
All other items.....	29,854 46	
Total expenditures during the year.....		$1,758,070 16

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1890	54,977	$149,092,500 00
Claims paid in United States during year 1890—actual cash paid	534	1,497,133 34
Total face amount of claims unpaid in United States, 31st December, 1890	70	214,566 66

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1890	335	$ 829,500 00
Total face amount of certificates in force in Maryland 31st December, 1890	2,327	5,376,000 00
Claims paid in Maryland during 1890—actual cash paid	12	30,500 00
Total face amount of claims unpaid in Maryland 31st December, 1890	1	5,000 00

Sworn Statement, filed in this Department, of the

PENINSULA MUT. RELIEF ASSO. OF EASTON, TALBOT CO. MD.

Commenced business 1888.

CHARLES M. JUMP, *President.* ALEXIS G. PASCAULT, *Secretary.*

PRINCIPAL OFFICE, EASTON.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$ 4,103 54	
Contingent assets, viz: Due from members $19,111.50	19,111 50	
Total assets		$23,215 04

LIABILITIES, DECEMBER 31ST, 1890.

Death claims reported, but not due (No. 4)	$11,100 00	
All other debts and claims against the company	2,918 50	
Total liabilities		$14,018 50

INCOME DURING THE YEAR 1890.

Membership fees	$ 4,775 50	
Annual dues	4,744 50	
Assessments	14,728 77	
Medical examiners' fees	601 00	
From all other sources	102 57	
Total income received during the year		$24,952 34

Expenditures During the Year 1890.

For losses and claims as per schedule	$12,300 00	
Commissions and fees retained by or paid to agents or officers	4,158 68	
Medical examiners' fees	763 20	
Salaries and other compensation of officers and clerks	705 87	
Advertising and printing	392 51	
All other items	3,000 00	
Total expenditures during the year		$21,320 26

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	1,392	$3,911,000 00
Claims paid in United States during year 1890—actual cash paid	5	12,300 00
Total face amount of claims unpaid in the United States, 31st December, 1890	4	11,100 00

Maryland Business.

Total face amount of certificates written in Maryland during 1890	252	$ 708,000 00
Total face amount of certificates in force in Maryland, 31st December, 1890	786	2,100,000 00
Claims paid in Maryland during 1890—actual cash paid	3	8,000 00
Total face amount of claims unpaid in Maryland, 31st December, 1890		none

Sworn Statement, filed in this Department, of the

PEOPLES MUT. LIVE STOCK INS. CO. OF PHILADELPHIA, PA.

Commenced business 1884.

J. L. Keebler, *President.* M. E. Rankin, *Secretary.*

Principal Office, Philadelphia.

Attorney to accept service in Maryland.....D. G. Waring.

General Agent in Maryland.....D. G. Waring.

Assets, December 31st, 1890.

Cash assets.....	$ 2,181 35	
Contingent assets, viz: Due from members $20,911 69; cash in the hands of agents, $2,240 85 and other assets, $750 00.....	23,902 54	
Total assets.....		$26,083 89

Liabilities, December 31st, 1890.

Death claims due and unpaid.....	$ 1,316 00	
Death claims reported, but not due.....	16,459 00	
All other debts and claims against the company.	9 50	
Total liabilities.....		$17,784 50

Income During the Year 1890.

Entrance and policy fees.....	$33,074 72	
Assessments.....	60,384 03	
From all other sources.....	740 02	
Total income received during the year....		$94,198 77

Expenditures During the Year 1890.

For losses and claims as per schedule.....		$58,852 00	
Losses otherwise disposed of.....	$549 00		
Commissions and fees retained by or paid to agents or officers; salaries and traveling expenses of agents; medical examiners' ees salaries and other compensation of officers and clerks; office rent and taxes; advert sing and printing.....		33,328 25	
All other items.....		2,242 15	
Total expenditures during the year.....			$94,422 40

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890		$1,168,909 00
Claims paid in United states during year 1890—actual cash paid		59,401 00
Total face amount of claims unpaid in United States, 31st December, 1890		17,775 00

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1890	$50,804 00
Total face amount of certificates in force in Maryland, 31st December, 1890	97,305 33
Claims paid in Maryland during 1890—actual cash paid	4,711 00
Total face amount of claims unpaid in Maryland, 31st December, 1890	1,720 00

Sworn Statement, filed in this Department, of the

PREFERRED MUTUAL ACCIDENT ASSOCIATION OF NEW YORK, N. Y.

Commenced business 1885.

PHINEAS E. LOUNSBURY, *President.* KIMBALL C. ATWOOD, *Secretary.*

PRINCIPAL OFFICE, No. 257 BROADWAY.

Attorney to accept service in Maryland.....R. H. MITCHELL.

General Agent in Maryland.....R. H. MITCHELL.

ASSETS, 31ST DECEMBER, 1890.

Cash assets	$ 45,311 31	
Contingent assets, viz: Due from members $101,139.07; Agents' ledger balances, $4,108.87	105,247 94	
Total assets		$150,559 25

LIABILITIES, DECEMBER 31ST, 1890.

Death and indemnity claims reported, but not due, (No. 192)	$18,851 78	
Death and indemnity claims resisted, (No. 8)	15,460 71	
Advance assessments	8,918 00	
All other debts and claims against the company	10,095 30	
Total liabilities		$53,325 79

INCOME DURING THE YEAR. 1890.

Membership fees	$75,030 00	
Assessments	189,375 00	
From all other sources	3,368 95	
Total income received during the year		$267,773 95

EXPENDITURES DURING THE YEAR.

For losses and claims as per schedule	$87,050 03	
Amounts returned to members	382 00	
Commissions and fees retained by or paid to agents or officers	73,328 50	
Medical examiners' fees	7,112 00	
Salaries and traveling expenses of agents	975 43	
Salaries and other compensation of officers and clerks	92,387 60	
All other items	4,570 15	
Total expenditures during the year		$265,805 71

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1890	24,752	$120,737,100 00
Claims paid in United States during year 1890.	936	87,050 03
Total face amount of claims unpaid in United States 31st December, 1890	134	11,534 52

MARYLAND BUSINESS.

Total face amount of certificates written in Maryland during 1890	262	$1,298,900 00
Total face amount of certificates in force in Maryland 31st December, 1890	189	933,900 00
Claims paid in Maryland during 1890—actual cash paid	10	629 02
Total face amount of claims unpaid in Maryland 31st December, 1890		none.

Sworn Statement, filed in this Department, of the

PROVIDENT LIFE ASSOCIATION OF BALTIMORE, MD.

Commenced business 1882.

ROBT. D. MORRISON, *President.* W. O. NELSON, *Secretary.*

PRINCIPAL OFFICE, COR. CALVERT AND FAYETTE STS.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$30,931 14	
Contingent assets, viz: Due from members, $27,636 00; furniture, $794 16	28,430 06	
Total assets		$59,361 20

LIABILITIES, DECEMBER 31ST, 1890.

Death claims due and unpaid, (No. of claims 1)	$1,000 00	
Death claims resisted, (No. 2)	4,500 00	
Total liabilities		$5,500 00

INCOME DURING THE YEAR 1890.

Membership fees	$ 3,605 00	
Annual dues	1,843 82	
Assessments	42,289 07	
Medical examiners' fees	445 00	
From all other sources	2,639 00	
Total income received during the year		$50,821 89

EXPENDITURES DURING THE YEAR 1890.

For losses and claims as per schedule	$18,750 00	
Amounts returned to members	1,392 66	
Commissions and fees retained by or paid to agents or officers	6,563 13	
Salaries and traveling expenses of agents	2,934 00	
Medical examiners' fees	445 00	
Salaries and other compensation of officers and clerks	7,900 00	
Office rent and taxes	925 00	
Advertising and printing	847 12	
All other items	1,660 04	
Total expenditures during the year		$41,416 95

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	1,577	$1,736,500 00
Claims paid in United States during year 1890, —actual cash paid	15	18,750 00
Total face amount of claims unpaid in United States, 31st December, 1890	3	5,500 00

MARYLAND BUSINESS.

	No.	Amount.
Total face amount of certificates written in Maryland during 1890	205	$193,500 00
Total face amount of certificates in force in Maryland, 31st December, 1890	404	437,500 00
Claims paid in Maryland during 1890—actual cash paid	4	3,500 00
Total face amount of claims unpaid in Maryland, 31st December, 1890		none

Sworn Statement, filed in this Department, of the

SUN MUTUAL AID SOCIETY OF BALTIMORE, MARYLAND.

Commenced business 1880.

JOHN W. LINTON, *President.* B. G. BUCKINGHAM, *Secretary.*

PRINCIPAL OFFICE, COR. GAY AND SECOND STS., BALTIMORE.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$500 00	
Total assets		$500 00

INCOME DURING THE YEAR 1890.

Membership fees	$381 25	
Annual dues	129 05	
Total income received during the year		$510 30

EXPENDITURES DURING THE YEAR 1890.

Commissions and fees retained by or paid to agents or officers	$301 25	
Salaries and other compensation of officers and clerks	134 05	
Office rent	75 00	
Total expenditures during the year		$510 30

TOTAL BUSINESS.

	No.	Amount.
Total face amount of certificates in force in United States, 31st December, 1890	516	$125,950 00
Claims paid in United States during year 1890—actual cash paid		none
Total face amount of claims unpaid in United States, 31st December, 1890		none

MARYLAND BUSINESS.

	No.	Amount.
Total face amount of certificates written in Maryland during 1890	152	$37,650 00
Total face amount of certificates in force in Maryland, 31st December, 1890	152	37,650 00
Claims paid in Maryland during 1890—actual cash paid		none
Total face amount of claims unpaid in Maryland 31st December, 1890		none

Sworn Statement, filed in this Department, of the

UNITED STATES MUTUAL ACCIDENT ASSOCIATION OF NEW YORK, N. Y.

Commenced business 1877.

CHARLES B. PEET, *President.* JAMES R. PITCHER, *Secretary.*

PRINCIPAL OFFICE, NOS. 320, 322 AND 324 BROADWAY.

Attorney to accept service in Maryland.....J. B. PHIPPS.

General Agent in Maryland.....J. B. PHIPPS.

ASSETS, DECEMBER 31ST, 1890.

Cash assets	$197,025 79	
Contingent assets, viz: Due from members, $82,161.42; Agents' ledger balances, $4,621.94	86,783 36	
Total assets		$283,809 15

LIABILITIES DECEMBER 31ST, 1890.

Death and indemnity claims reported, but not due, (No. 157)	$49,721 42	
Death and indemnity claims resisted, (No. 2)	23,000 00	
Advance assessments	46,698 57	
All other debts and claims against the company	42,035 94	
Total liabilities		$161,455 93

INCOME DURING THE YEAR 1890.

Membership fees	$ 64,048 00	
Annual dues	4,046 00	
Assessments	842,701 64	
From all other sources	47,328 13	
Total income received during the year		$958,123 77

Expenditures During the Year 1890.

For losses and claims as per schedule	$384,124 82	
Commissions and fees retained by or paid to agents or officers	158,778 23	
Medical examiners' fees	16,364 74	
Salaries and traveling expenses of agents	99,314 01	
Salaries and other compensation of officers and clerks	107,772 98	
Office rent and taxes	27,260 83	
Advertising and printing	36,310 73	
All other items	70,360 25	
Total expenditures during the year		$900,286 59

Total Business.

	No.	Amount.
Total face amount of certificates in force in United States 31st December, 1890	55,382	$270,297,500 00
Claims paid in United States during year 1890—actual cash paid	3,400	384,124 82
Total face amount of claims unpaid in United States 31st December, 1890	159	72,721 42

Maryland Business.

Total face amount of certificates written in Maryland during 1890	448	$2,221,500 00
Total face amount of certificates in force in Maryland 31st December, 1890	1,144	5,666,250 00
Claims paid in Maryland during 1890—actual cash paid	52	3,932 07
Total face amount of claims unpaid in Maryland 31st December, 1890	2	292 86